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# **What We Owe AND How to Pay It**

**BY A LAYMAN**

# WHAT WE AND HOW TO P

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BY A LAYMAN

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Comprising Pamphlets Entitled—

“What We Owe and How to

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“What We Owe and the Law

“Christian Service for Laymen

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titled—

**How to Pay It"**  
**the Results of Paying It"**  
**the Law Back of It"**  
**Laymen"**

A duplicate of this page is in all of the ten pamphlets.

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LAYMAN,  
143 N. Wabash Ave., Chicago.

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'What We Owe and How to Pay It'

'What We Owe and the Results of Paying It'

'What We Owe and the Law Back of It'

'Christian Service for Laymen.'

## PREFACE

On the opposite page is a list of all the pamphlets on tithing published by the writer that are now in print. Of these, experience shows that No. 2, "What We Owe and How to Pay It," No. 7, "What We Owe and the Results of Paying It" and No. 10, "Christian Service for Laymen" are the most effective in inducing laymen to study the subject of tithing and adopt it as a rule of life.

Pamphlets are not usually preserved and are seldom read a second time. These three and a portion of No. 9, "What We Owe and the Law Back of It," are bound together and published in this booklet form in the hope that instead of being consigned to the waste basket they may find a place in the library.





# What We Owe and How to Pay It

BY A LAYMAN



“Why should I devote a certain definite proportion of my income to God and His work in the world?”

The first and very much the most important reason is, because it is God’s law, and the second, because you thereby promote your spiritual and temporal interests. In short, it pays. Pays in the highest and best sense of the word. Pays in spiritual blessings, pays in temporal prosperity, pays in peace of mind in having a question of duty settled. Transfers from you to your Heavenly Father the responsibility of how much it shall be; permits Him to decide whether it shall be little or much as He proprsers you.

“I am afraid I cannot afford it.”

It is natural that you should name this objection first, as it is the chief obstacle with nearly all Christians. But you can. If you will try it you will keep it up, because you will find that you cannot afford not to do it. I mean in dollars and cents. Your objection is from the temporal standpoint and so is the reply. Did you ever try it? Ever know a business man, professional man, farmer, or worker for wages who had tried it and was not more than satisfied with the results? Thousands, tens of thousands of laymen in the United States and other countries are doing it and have been for years. If there are exceptions they ought to be known.

“Is it not wrong to appeal to my love of gain in this matter?”

Do you not pray for God’s blessing on your temporal affairs? Do you mean what you say when you do? Do you not daily ask for the promised wisdom that you may be guided by it in all your duties? Do you keep your business, or daily labor, or your profession separate from your religion? Don’t you work for gain? Gain, that you may care for those you love and those who are dependent upon you? Gain that you may train and educate them in the best manner possible? Gain, that you may give them every advantage within your power? Gain, that you may do much more than this: that you may have to give and do for others; that you may the more

liberally aid and support those who give themselves to charitable, benevolent and Christian work; that you may give more for the spread of Christ's Kingdom in the earth? Is it wrong to pray for temporal prosperity with these objects in view?

"But are there no higher motives?"

There may be, but remember it is the temporal side of the question we are talking about—the practical side to you and me. You and I are laymen, not ministers; we don't preach; we are not missionaries. We may have to work hard and constantly to make ends meet, and care for our households and loved ones. Yet we owe something to others, do we not? Something to God, in practical recognition of the fact that to Him directly or indirectly we owe all we have or possibly can have.

"But we cannot possibly pay what we owe to God personally."

True; but you can pay it through His agents, by which is meant your pastor, your church officials, your missionaries, in short, through every man or institution devoted to building up Christ's Kingdom and depending for support upon the contributions of Christians and benevolent people.

"How much do we owe?"

God says one-tenth, the tithe. Surely He should know.

"Is this all we owe? Do we not owe everything to Him?"

Certainly, inasmuch as everything really belongs to Him. There is only so much money, so much property in the world. That which you now call yours belonged to some one else before it came to you, and it will belong to yet another when you leave it, but while in your possession you are accountable for its use. God does not ask that you pay it all back at once, or that you transfer it to others, but He does ask, and remember *for your sake*, and *for your own good*, for some constant, practical recognition of His ownership and your stewardship. Whether you accept the fact or not, you are His steward for the entire amount, and you, and not another, must render an account for all He lends you.

"But did not our Savior tell the rich young man to sell all he had and give to the poor?"

Yes; and God told Abraham to offer up his son Isaac as a burnt offering, but He did not let him do it. Suppose the young man had started in good faith to obey this command. Do you think the Savior would have permitted him to do it? Would he not have called him back and told him to regard his "great possessions" as talents to be used and accounted for to God, the real owner?

“Was not tithe paying a Mosaic and Jewish ritual law only, and hence abolished by Christ?”

No; no more than the law of the Sabbath. Abraham paid tithes hundreds of years before Moses was born. So did Jacob. So, it is fair to suppose, did all the patriarchs. So did the Phœnicians, the Egyptians, the Chaldeans and, in fact, all the nations and tribes of antiquity to their gods thousands of years before the Jews had an existence. No fact in ancient history is better established than this. In giving the law to Moses the first mention of the tithe is the simple statement, “The tithe is the Lord’s.” Not shall be, but is, as it always had been, and it was at least twenty years after this before God directed that the Levites, his ministers, should be supported from it. It was still longer before the tithes mentioned in Deuteronomy, xiv., 22-29, were instituted. These were clearly national and ritual, and expired with the Jewish economy, but the law of the “Tithe Terumoth,” God’s Tithe, did not expire and never will.

“Did Christ commend the law of tithing?”

Emphatically, yes. He said to the Pharisees, who were scrupulously careful to tithe everything, “These ought ye to have done.” Can you find in His teachings any stronger language than this regarding the observance of the law of the Sabbath? Can you find any so strong?

“Is there any reason why our Savior did not more strongly commend the law of the Sabbath as well as the law of the Tithe?”

So far as the records show, He never spoke of the Sabbath or the Tithe, except to the Pharisees and other Jews, who did not need teaching on either subject, except in the line of reproof for their observance of the form rather than the spirit of both laws.

“Do you mean to say that I should expect greater temporal prosperity if I scrupulously devote one-tenth of my income to the up-building and spread of Christ’s Kingdom in the earth and that the remaining nine-tenths will go further in the support of those dependent on me than if I should try to keep all for my own use?”

Yes. That is a plain question in plain English, and I mean just that.

“Can you explain the reason?”

No; or at least not fully, and there are many more of God’s laws which no one can explain. Gravitation, for instance, or how vegetation grows, or how flowers are colored, or, to come nearer to the subject, I cannot explain why men and animals can do more and better work in one or five years working six days in the week and

resting, doing nothing so far as work is concerned, every seventh day.

“Do not we and they need the rest?”

Certainly, but just now we are dealing with facts, not theories and reasons, and the facts are that it pays in temporal prosperity to observe the law of Tithes, just as it does to observe the law of the Sabbath. Can you explain why we need the seventh of time for rest? Why not the tenth or the sixth?

The seventh of time and the tenth of income, or “increase” as the Bible has it, belong to God in a special sense, and while we *can* work seven days in the week and keep it up for years, and we *can* keep ten-tenths of all we make, we are poorer for it morally, physically and financially, all the same.

“Are there not strictly business reasons that will at least partially account for the increased temporal prosperity of those who tithe their income?”

Yes. And yet it is hard to separate common sense and strict business matters and principles from God’s laws; in fact, it cannot be done.

“Whatsoever a man soweth, that shall he also reap.” Tithing the income leads to system—is, in fact, system itself—and the harvest or reward of system in business, or labor, or farming, or professional life, is prosperity.

Tithing our income is a practical recognition of God’s real ownership of our substance, and his blessing naturally follows such recognition. It is a practical acknowledgement also of the claims of Christ and humanity upon us, and human nature is swift to respond to such evidence of sincerity by hearty words of encouragement and helping hands. But these are results, not causes.

“Are there not other and deeper business reasons than these?”

“Yes. You believe a thing is right. In other words, you believe it to be your duty and have faith in it. By doing the thing itself you step into the line of your faith and duty, and you are at once and consciously a stronger, better and more self-reliant man. Your mind and heart broaden. Instead of receiving, you give favors, and you begin to realize the wealth of meaning in the Savior’s words, “It is more blessed to give than to receive.”

“Do not the promises of rewards in the Bible for the payment of the tenth of income back to God refer solely to spiritual blessings?”

No. They refer very largely—I am tempted to say almost wholly—to temporal blessings. The third chapter of Malachi is perhaps

the plainest in the Bible on this subject. Read it carefully and see if you can torture its meaning into promises of spiritual blessings only.

"You claim that the payment to God of one-tenth of our income always results in increased temporal and spiritual blessings. Suppose I concede the spiritual; are there no exceptions so far as temporal blessings are concerned?"

I do not believe there are any exceptions worthy of the name. I submit the following facts as evidence, which you would doubtless accept as conclusive on any other subject:

Since 1876, copies of this and similar pamphlets on the same subject have been circulated among many thousands of ministers and millions of laymen. In all were printed the following statement and question:

"My belief is that God blesses in temporal as well as in spiritual things those who honor Him by setting apart a stated portion of their income to His service. I have never known an exception. Have you?"

I now ask the same question of you. It is more than probable that among your acquaintances are some who make this the rule of their lives and that you know how their prosperity compares with that of other Christians in the same circumstances who have no such rule.

"Am I to infer that I may hope and expect to get rich if I practice this system?"

Emphatically, no. All that is claimed is that you will be more prosperous in your temporal affairs than if you do not. Pay the tenth precisely for the same reason that you observe the Sabbath, *i. e.*, because it is God's law. You do not keep the Sabbath to get rich or to make money, neither should you pay the tenth for that purpose yet you know you are better off in your temporal affairs for keeping the Sabbath, and nearly all who have ever tried it are uniform in their testimony that paying the Tithe brings God's blessings upon their temporal affairs; in short, they have found by experience that He keeps His promises.

But remember that paying the Tithe will not alter natural conditions. It will not make rich land out of poor, it will not bring city trade to a village, it will not produce quarrels or bring sickness to a community, thereby enriching such lawyers and physicians as have adopted the rule. It will not take the place of brains or ordinary common sense. Many other conditions might be mentioned which it will not change, because it has no connection with them. What I thoroughly believe is that you will be more prosperous if

you follow this rule than if you do not; but be careful not to judge a whole life by a single year, nor to set up false standards of prosperity.

Now, right here, I want to emphasize the fact again that we are discussing only the temporal side of this subject, and I cheerfully admit the far greater importance of the spiritual blessings that flow from and follow honoring God with our substance.

“What would be the result were all Christians to devote one-tenth of their income to God?”

The results would be in two directions: First, upon Christians themselves. Second, upon the unchristian world.

We should always remember that the law of tithing, like all of God’s laws, was not instituted for His benefit nor primarily for the benefit of those to whom we give, but for our own benefit. In other words, to make us better and happier first, and then enable us by example, influence and money to make other people better and happier.

It is absolutely certain that rendering unto God the things that are God’s, *i. e.*, paying to Him the tenth of income, results in both spiritual and temporal benefits to those who do it.

As to the results upon the world, you, my intelligent reader, are as competent to investigate and form an opinion as any one.

Take just one department of Christ’s work as an illustration. Never in the history of the church until within the last twenty-five years, has the supply of men and women willing to go as missionaries equaled the demand. For ten or fifteen years past thousands of mentally and physically well equipped and thoroughly consecrated young men and women have offered themselves as missionaries, but there was no money to send them. If all Christians gave the tenth of income to the Master’s work, not only could these missionaries have been sent out, but also the other thousands who would offer themselves if there was any hope of being accepted. If this could be done, how long would it be until Christ’s Gospel would penetrate, permeate and transform not only the entire pagan and heathen world, but our own land also? How long would it be until the millennium?

“When should I commence tithing my income?”

Now—today. Count what money you have on hand and put aside one-tenth of it. Add to this one-tenth of all you receive from day to day, week to week, or month to month and draw from this fund as you have calls for aid in behalf of Christian work.

“Do you recommend this as the best method?”

Yes, for most people; especially farmers, men and women on salaries, wage workers and all persons who are not accustomed to keeping accounts. Professional men, tradesmen and business men who keep a record of their income and expenses prefer, as a rule, to open a "Tenth" or "Tithing Account," charging this account with one-tenth of their entire net income and crediting it with all sums paid out for Christian work.

"You speak of 'net income.' What constitutes my net income?"

If you are a farmer, it is all the money you receive for the products of your farm, the cash value of all your family consumes, and also the fair cash value of all you obtain by barter or exchange. From this gross amount it is fair to deduct, before tithing, all money paid for hired help and taxes on your farm. Deduct from the gross income the cost of farm and building repairs, and also a fair amount for the annual depreciation in the value of farm implements, tools, etc.

"Suppose my lands and stock increase in value?"

Take no account of it until you sell them, or a part of them; then tithe the increase of price you receive above the amount originally paid.

"Suppose I exchange the products of my farm for articles other than money?"

Estimate the cash value of what you receive and put aside one-tenth of it. If you do not have the money, make a "ticket" of one-tenth of the amount and place it where you keep your tithe. When you next have money to redeem the ticket, do so, and destroy it.

If you are a physician your net income is your entire income less your professional expenses, such as office rent, medicines, cost of keeping a horse, etc. If you care to take account of professional books and instruments, deduct from your gross income a fair amount for their depreciation in salable value each year.

If you are a lawyer, substantially the same rules apply as to a physician.

If you are a minister it is the total amount you receive less the same rules as above applied to books necessary for your studies; also traveling and other expenses connected with your parish duties.

If you are a merchant or a manufacturer or a banker, of course you keep accurate accounts. Your net income is the gross profits of your business, less strictly business, but not family or personal expenses.

If you are a mechanic, clerk, or employe and wageworker in any capacity, whether by the day, month or year, your net income



is your total income less legitimate business expenses connected with your work, such as car fare, depreciation in value of tools, etc.

"Should I ever borrow from my tithe fund for personal or family use?"

I very strongly advise against it. Many instances have been reported of this kind, and invariably with bad results as regards temporal prosperity. Your faith may often be tried in this direction, but you can and should withstand the temptation. A somewhat parallel case would be to suppose that you had borrowed money from a banker, and, after paying the interest, should go to him and ask to borrow the interest back again. Remember, after you have put aside or agreed to pay the tenth, it is no longer yours. You are simply an agent for its wise bestowal.

"Is there not rather too much of 'business' in these arguments?"

You and I being laymen, our religion and our business are inseparably connected. We cannot separate them if we would. Our time is fully occupied with our business, and hence we must depend largely upon others to do our share of religious work for us. God has given others special talents for this work which he has denied to us. They can do it far better than we can. They devote their lives to it, and we should support them. If we do this loyally and to the extent of our ability and duty we have a personal share in the results of their labor. They are our partners in the Master's work. The books of final account are correctly kept, and we will receive due credit for all we do, whether personally or by proxy. Besides, the Bible is full of "business." It contains the finest and most practical business maxims and directions ever written, and they are meant for practical use by practical men.

"Suppose I am in debt. Should I not pay my debts before tithing my income?"

No. As well talk about not paying the interest on the money you borrow to use in business because you owe your grocer or other debts. Your Tithe is of all debts the most sacred. Under such a rule, all you would have to do to escape all obligations to give or pay anything would be to keep in debt. Besides, the universal experience of the very large number who have commenced tithing while in debt has been, that with the remaining nine-tenths they were able to pay their other debts more easily and promptly than if they had tried to keep the whole for that purpose.

"Should I tithe my capital?"

No. Whether your capital is in money, or property, or brains, or hands, or all these, it is that from which you produce income. Pay proportionately from your income only.

“Should I ever give or pay more than the one-tenth?”

Yes, when you can afford to do it without endangering your ability to produce a reasonable income. But “give” is not the right word to use until the tenth, God’s Tithe, has been paid. “Be just before you are generous.” In other words, pay what you owe before “giving” anything. Giving or making free-will offerings cannot justly commence until the tenth has been paid.

“Suppose I am able to support my family only by close economy; should I pay one-tenth?”

Yes. And if for no other reason than because the remaining nine-tenths will go further.

“Strange logic that. Can it really be true?”

I believe it to be absolutely true, and the reasons are based on the personal testimony of thousands, who have tested it. Will you not try it and prove its truthfulness? Now, I admit that if you should do it for this purpose only, you would, or at least you ought to be, disappointed. But I take it for granted that you are a Christian, that you do want to honor God with your substance, that you do trust His promises, and that you want to do your duty. With these motives you will not be disappointed.

“Should not the rich give proportionately more than the poor?”

The obligation to *pay* the Tithe is binding upon the rich and poor alike, but the *gifts* after payment has been made, or, in other words, the free-will offerings of the rich and those in comfortable circumstances should be very much greater.

“To what objects should I devote the tenth of my income?”

The most comprehensive and, to me, satisfactory answer is that it can be properly applied to every cause which has for its object the upbuilding and advancement of Christ’s Kingdom, commencing with the free strong and hearty support of your own church and pastor.

“What does the advancement of Christ’s Kingdom include?”

In my opinion it includes anything you give without expectation or hope of repayment, or even partial pecuniary reward, for the purpose of making people purer, better and happier through faith in Christ and faith in you as an unselfish follower of Christ.

“Do I not get value received for my pew rents or for any subscriptions or payments I may make for the support of my church and pastor?”

Certainly you do, and in addition you thereby gain a personal in-

terest in the salvation of every soul brought to Christ through their united efforts. The fact is that we get value received and very often more for all we do either in money or labor for good causes.

“Should I confine the payment of my tithe to my own church?”

No, unless your church has adopted the scriptural plan of church and missionary support by the tithe system, making itself the “store-house” and bringing all the tithes into it and constituting its official board or boards, the agents for the wise bestowal of the tithes of the church membership not necessary for its own support. This plan which is in strict accordance with God’s Word has in recent years been adopted by a number of churches of different denominations with most excellent results. Should you have the opportunity I advise hearty co-operation in a return to this which is God’s method of church support. If no such opportunity is open to you, use your own best wisdom and judgment in the bestowment of your tithe.

“Should I husband the tenth so as to be able to give largely to certain objects?”

As a rule, no, except possibly to the benevolent agencies of your own church or denomination. The heart needs to be kept warm by constant giving, and only a very few can be both constant and large givers; but as regards both the objects and the amounts of your gifts—“if any man lack wisdom let him ask of God.”

“Suppose that for the present I am not quite decided to adopt tithing my income, but that I resolve to be more liberal. Will not that answer?”

Liberal in what? Paying only a portion of your debt? You owe the Tithe. Liberality does not commence until that has been paid.

Suppose I give until I feel it?”

Possibly you have inherited or acquired a “close” disposition and would “feel” the giving of a nickel or a dime when you ought to give a dollar; or you might “feel” the giving of a dollar when you ought to give ten. Or, on the other hand, you may have a naturally generous nature and, in order to “feel” it, would have to give, say, ten dollars when one, or two, or five would be nearer right. Feeling is not a safe guide. God’s law of paying the tithe is a safe guide and it pays, literally and in every sense, to obey it.

“Should every one, and by this I mean to include those who are not professing Christians, pay the tenth, and if yes, have they, too, the right to expect the promised rewards?”

Yes; why not? A great many people who are not professing

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Christians keep the Sabbath, and are not only benefited thereby in every respect, but for that reason are brought nearer to God, and their reconciliation to Him and acceptance of the Savior are made more probable. The same results would naturally follow observing the law of the Tithe.

“In adopting the payment of the Tithe, is there not danger of my getting to be small and close in estimating and settling my financial accounts with my Heavenly Father; in short, of becoming like the Pharisees, who tithed mint, anise and cummin?”

No; not in practice, unless you depend, as they did, upon your good works for acceptance and salvation. I am convinced that it is perfectly safe to say that in ninety-nine cases in a hundred those who adopt the tenth do not stop there, but often give much more. Frequently they give two, three and even four times as much, as they increase in temporal prosperity. So far as I know they all pay the Tithe as what they owe, all above that being free-will offerings.

### SPECIAL QUESTIONS

“If I receive a gift of money or a legacy, should I devote the tenth of it to God and His work?”

Yes; the remainder then becomes capital from which you may spend for other purposes, make free-will offerings, or invest for the purpose of producing income.

“Suppose my income is derived from investments or from rented property, what is my net income?”

It is all you receive, less the cost of collecting, taxes and repairs.

“If I may deduct taxes paid on property rented to others, why not on my home?”

Because taxes paid on your home are family expenses, just as rent would be if you did not own your home. In the other case they are business expenses, the rented property being your source of income.

“In our gifts to different objects we are often in doubt as to what should or should not be charged to our Tithing or Tenth account. Can you give any general rule which will serve as a guide in these matters?”

The rule commonly followed is to charge to that account all money voluntarily given, and the fair cash value to you—not to the recipient—of all else given to the cause of the Master or where the object is to do good in His name and where you never expect the return of either principal or interest.

If you have not already done so, will you not at once resolve to begin paying what you owe? No matter what your income, nor from what source it comes. No matter how old you are, or how young. You receive something. Set aside one-tenth of it; try it for a year, anyway.

Do not think or say you cannot afford it! You can. You will not only have more money to spend for Christ, in doing good, but you will have at least as much, if not more, for your own use, if you do it. You cannot afford not to do it.

"Sounds strange!" Possibly it does; but no stranger than that you can do more work and make more money in a year, working six days in a week, than if you work seven. Thousands, tens of thousands, have tried tithing their income—are trying it—and their testimony is uniform as to its benefits.

It pays! Pays in spiritual blessings; pays in temporal prosperity; pays in happiness; pays in embraced opportunities for usefulness and doing good; pays in a higher, deeper, broader, happier Christian experience; pays in every good sense.

"Don't know your exact income." You know approximately. You know what you have now; tithe that. Do it now! You know what you receive today—this week. Make the start. Take the first step. Light will come as you need it. You have your Father's promises; take Him at his word. They include temporal as well as spiritual blessings. Test them by saying, "I will."

### GOD'S PROMISES—HAVE THEY EVER FAILED?

Will you not carefully read the following extracts from God's Word, and especially notice how much He makes of temporal prosperity as the reward of paying what we owe and giving to help others.

"Blessed is he that considereth the poor; the Lord will deliver him in time of trouble. The Lord will preserve him and keep him alive; and he shall be blessed upon the earth; and thou wilt not deliver him unto the will of his enemies. The Lord will strengthen him on the bed of languishing; thou wilt make his bed in his sickness."—Ps. 41, 1.

"Trust in the Lord and do good, so shalt thou dwell in the land, and verily thou shalt be fed."—Ps. 37, 3.

"Honor the Lord with thy substance and with the first fruits of all thine increase, so shall thy barns be filled with plenty and thy presses shall burst out with new wine."—Prov. 3; 9, 10.

"There is that scattereth and yet increaseth; there is that with-

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holdeth more than is meet, but it tendeth to poverty. The liberal soul shall be made fat, and he that watereth shall be watered also himself.”—Prov. 11; 24.

“And if thou draw out thy soul to the hungry, and satisfy the afflicted soul, then shall thy light rise in obscurity, and thy darkness be as the noonday; and the Lord shall guide thee continually, and satisfy thy soul in drought, and make fat thy bones; and thou shalt be like a watered garden, and like a spring of water whose waters fail not.”—Is. 58; 10, 11.

“Bring ye all the tithes into the storehouse, that there may be meat in mine house; and prove me now herewith, saith the Lord of Hosts, if I will not open you the windows of heaven and pour you out a blessing that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground, neither shall your vine cast her fruit before her time in the field, saith the Lord of Hosts.”—Mal. 3; 10, 11.

“Give and it shall be given unto you; good measure, pressed down, shaken together and running over shall men give into your bosom. For with the same measure you mete withal it shall be measured to you again.”—Luke 6; 38.

“I have showed you all things, how that so laboring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, ‘It is more blessed to give than to receive.’”—Acts 20: 35.

“Every man, according as he purposeth in his heart, so let him give; not grudgingly or of necessity; for God loveth a cheerful giver. And God is able to make all grace (the word ‘grace’ here refers to temporal blessings) abound toward you; that ye, always having all sufficiency in all things, may abound to every good work.”—II Cor. 9, 7.

## PERSONAL TESTIMONY

The following testimonials are taken from thousands of similar import. They come from all over the United States, and are selected at random as far as locality and religious denominations are concerned. Almost no conflicting testimony worthy of the name has ever been received, though the question, “Have you ever known of any exception to the rule that God prospers in their temporal affairs those who honor Him by setting apart one-tenth of their income to His service?” has been asked of many millions of people during the last thirty-five years. Could human evidence be stronger? Will you not make a practical test for yourself by adopting the rule?

“Can you send me 150 copies? My church started from nothing

two and one-half years ago, and voted last evening to assume self-support November 1st and add \$500 to the pastor's salary, making it \$2,000. Our 180 members, not one wealthy, gave \$18.75 each for benevolence last year, and your tracts greatly aided in this grand result."

"Among our ministers and churches this subject is rapidly increasing in interest and occupying more and more the attention of the people. A number of our ministers practice it, and each of these is a center of influence. The same thing, I think, is true in the other denominations. It is very common now to hear one speak of 'my tithe.' Some very interesting instances of its adoption by young men have come to my notice."

"I know two families who testify to their much greater gratification in giving on this plan, having more to give and being blessed in their temporal affairs since adopting it."

"I have tried the tithing plan for over a year, during which time I 'got ahead' more than I had the three previous years of my ministry."

"I distributed 'What We Owe' last year and it awakened much interest. Many said, 'I never appreciated the luxury of giving before.'"

"A firm of two brothers (Quakers) have been surprised by the effect of applying the tithe to their income."

"This subject used to be little thought of; at any rate but seldom spoken about. But now it is constantly made the subject of conversation and questions asked in regard to it at prayer meetings, etc."

"One of our members having decided on giving a tenth increased his subscription from \$10 to \$40. He says he never enjoyed prosperity as during the last two years."

"I had a young man in my church the first year I came here who tithed his income, and has been greatly blessed in it. He is getting rich."

"I have been giving the tenth and more for nine years. Have been tried in years of failure and loss, but kept giving and am prosperous."

"I desire to say that through reading your tract No. 2 about 10 years ago I was led to begin giving one-tenth of my income. At that time I was in very straitened circumstances and very much in debt, but I have never wavered in giving since then, and have pros-

pered greatly, both temporally and spiritually. My debts to others are all paid long ago, but my debt to the Lord continually increases."

"I have been, for the last twenty-five years, tithing my income, and have been greatly blessed in doing so, though I never connected my offerings with worldly prosperity until I read your pamphlet. Now I feel constrained to think the two things analogous. I have often wondered in the last few years of business depression why it is I have not felt it, but on the contrary have been continually prosperous, and that, too, as a farmer."

"You ask for facts in regard to proportionate giving. I have only lately adopted the plan. It is wonderful how God blesses me in it. I have just learned from one of our young business men that he has been giving one-tenth for some time, and finds that he has been wonderfully prospered. He says it pays not 100 per cent, but 1,000. He is working for a salary and finds hundreds in the Lord's treasury, which he takes great pleasure in distributing to home and foreign missions and the support of the Gospel at home. Lately this young man and his wife have taken two orphans in Japan to support. He is our most liberal giver to church and Sunday school work."

"About two years ago I read your tract on 'Christian Giving—No. 2' and since that time I have been paying a tenth of my salary to the Lord. I never was so blessed both temporally and spiritually as I have been during that time. I circulated fifty copies of the pamphlet among my churches two years ago, and am satisfied that many were blessed in reading it."

"About a year ago I received a pamphlet from you on 'What We Owe.' As I was a little in doubt as to my duty upon the subject it was studied very carefully. It did me much good and I was led to consecrate at least one-tenth to the Lord. As I look back over the time since the pamphlet was read it seems wonderful how the Lord has blessed me."

"I never knew a case where one-tenth was given that did not produce the most satisfactory results. I believe it to be about the surest way to prosperity that a man can possibly adopt in this world; it is just what the Scriptures call it, the 'scattering which increaseth,' while the opposite plan is the 'withholding more than is meet, but it tendeth to poverty.'"

"I was in doubt for a long time that I ought to give largely to benevolence while I was in debt. I began to doubt, however, after a hard and unsuccessful struggle to get out of debt, that I should ever succeed. At length I was persuaded that I was 'robbing God'



to pay my creditors. My wife and I consulted over the matter and decided to give a tenth which we have done, and God is prospering us beyond any previous experience."

"Some time ago I was receiving from a Christian gentleman in Philadelphia certain things needed in my church, He told me to make my own selection from the Lord's portion, and remarked that for thirty years he had been giving the one-tenth of his increase to the Lord. He commenced business on this principle, and during all the time he had been enabled to pay 100 cents on the dollar, and every year has had more and more to give back to Him from whom he received every good and perfect gift."

"I knew a merchant who gave 10 per cent of his income. His business prospered, and, better still, he became a Christian, and was one of the most devout, humble and spiritual-minded Christians I ever knew."

"I have practiced giving the tenth of my income to the Lord for years, and find that I give more money and give it more cheerfully, and I think more intelligently, than before. I have known several who adopted this rule and in every case it worked well. One man who gave a tenth and was greatly prospered (giving one year to my knowledge \$1,800) was broken up in business by a company with which he was connected; but I saw him in his adversity and he was the same happy Christian man as formerly. He labored to glorify God with his wealth when he had it, and when it took wings and flew away he did not mourn over it. The last I heard the Lord was blessing him again in temporal matters."

"My grandfather followed the plan you suggest, and his sons after him; coming in the third generation I followed in their teachings. I began about eighteen years ago, and, while I have been steadily prosperous, have never seen the year when there was not apparently some strong reason why I should not pay the tenth that year. The habit or plan has been the influence that carried me through. I know one Christian man who was the soul of generosity, until one year he overgave largely, and then balanced by undergiving for two or three years; the result, his gifts for ten years or longer have dwindled to a mere nothing. In this, as in other matters, the Lord knows what we need to make character that will in the long run and on the broad scale be most of a success in satisfaction to its possessor and usefulness to the world."

"In a former charge after preaching upon the subject of proportionate giving, I had a long talk with a member of my church who was then clerking in a store, receiving a very moderate salary and

having a wife and three children to support. A few days after our conversation he said to me: 'I have concluded to give the "one-tenth."' Six months after this he said to me: 'I have never been able to save as much money in the same space of time as I have during the past six months, or since I adopted the the one-tenth.' This occurred about four years ago. He is now carrying on, in his own name, a very prosperous business."

"I commenced the practice when in a condition of deep financial embarrassment, and the way brightens in that direction every step I take."

"My father lived by that rule and prospered. I have for eight years, since leaving the seminary, and have prospered; the wealthiest man in my church and the community has lived by it."

"One brother in my charge made a written contract that he would give the Lord one-tenth of his annual income. He was poor then; he now gives hundreds of dollars annually."

"I have been personally acquainted with but two men who made it a rule to give unto the Lord the tenth of their increase, and they prospered exceedingly."

"During a recent pastorate in Baltimore city I was struck with the fact that the one business man in my church not seriously affected by the hard times was the solitary individual who gave proportionately."

"Mr. ——— told me that from the day of his conversion he commenced giving one-tenth to the cause of God, and during the following eleven years he gave more than he was worth when converted. God prospered him so that he was worth after eleven years of giving ten times more than before."

"I have an uncle who, when he decided to give systematically one-tenth of his income, was in straitened circumstances. For several years of late, giving as above, he has been greatly prospered spiritually and especially financially. He is now quite independent."

"In a former charge I had one member who gave a tenth of all to the Lord, and today is worth \$40,000. When I first became acquainted with him, twenty years ago, he was worth, perhaps, \$2,000. He is a farmer."

"One of the richest and most influential men of this state is a layman of the M. E. church, in ———. He has religiously adhered to the one-tenth plan and great prosperity and honor have been his. Numerous such instances have come to my knowledge in my ministry."

"Proportionate giving, as it has passed under my observation, has been in every instance attended with prosperity—I may say with double prosperity. The givers have prospered in worldly goods, and also in spiritual life."

"For many years, I have adopted the plan of giving one-tenth, never going below it, and in all these years have steadily prospered in worldly things. When my giving was irregular, small and spasmodic my temporal affairs were of the same character."

"I have one man in the bounds of my charge who gives systematically, and he is getting rich. He says he never saved any money until he adopted that plan, and would be afraid to abandon it now lest God should take away his property and give it to a more faithful steward."

"One man in my congregation has practiced this course. He was at one time very prosperous; then he almost failed in business, yet one-tenth of his income always found its way into benevolent enterprises; people were astonished at his tenacity; and now he is better off than ever. His offerings are increasing from year to year."

"I have been in the active work of a pastor thirty-seven years, and have been an observer of the results of Christian giving, and I have never known one case where a Christian faithfully and uniformly gave conscientiously and proportionately who was not highly prospered in his temporal affairs. These are the very men God can trust with earthly goods."

### **Historic Testimony—Tithing a Law of the Race**

The sacred historian Grotius says that from the most ancient ages a tenth has been regarded as the portion due to God, and that the evidences of this fact are to be found in both Greek and Latin histories. "Now since this proportion of one in ten," says Collyer, "is certainly indifferent in itself, as one in seven or one in eight, it is reasonable to suppose that the custom of paying tithes, so general among different and distant nations, must have had some divine direction for it, and that it was derived from Adam and Noah and from him to his posterity until by the dispersion of Babel it spread over all the world."

Selden, in his "History of Tithes," states that the Arabians by law required every merchant to offer a tenth of his frankincense to the priests for their God; that the Phœnicians following likely the example of Abraham, devoted a tenth of their spoils of war to holy uses; that it was a custom in Italy to pay and vow tithes to their

deities until the latter times of the Empire; that the German Saxons, who mainly peopled England, sacrificed a tenth of all captives to Neptune; and that Cicero once exclaimed: "No man ever vowed Hercules a tenth in hope of increasing his wit."

The Carthagenians, a Phœnician colony, brought this custom from Tyre, to which city they sent their tithes regularly by one clothed in purple and priestly robes. But becoming rich, they neglected for a time to send a tithe of their profits, until their misfortune led them to repent and to send it as before. Didymus, a learned grammarian of Alexandria, says it was a Grecian custom to consecrate the tenth of their increase to the gods. Xenophon, with his captains, after their expedition into Asia, consecrated the tithe of their gains to Apollo and Diana, built a temple to the goddess and supported the worship with tithes.

Crœsus induced Cyrus to publish among his soldiers when they had captured Sardis, that the tithe of the city must be given to Jupiter, whereupon the victorious troops did not touch a single thing.

Pliny says that the Ethiopians paid tithes of cinnamon to their gods and it was unlawful for their merchants to buy or sell any of their goods until their priests had taken out the tenth for their god. The Pelasgi, being punished with a barren year for the neglect of this duty, removed the judgment by vowing the tenth of their profits to the gods. Lucullus, the richest Roman of history, taking account of his large estate, vowed all the tithes to the gods. In the language of the learned Montacutius, "instances are mentioned in history of some nations who did not offer sacrifices; but in the annals of all times none are found who did not pay tithes."

Iranæus, the disciple of that Polycarp who was the friend of the Apostle John, says: "We ought to offer to God the first fruits of His creatures. As Moses says: 'Thou shalt not appear before the Lord empty. Christ came not to diminish but to increase our obligations.'"

Cyprian, the leader of the Church in the third century, who was a man of wealth and at his baptism devoted a large part of his fortune to the poor, says: "Now, we do not even give tithes of our patrimony, and when God commands us to sell, we purchase and amass."

Chrysostom, "the golden mouthed" orator and perhaps the greatest preacher of the Gospel since the Apostle Paul, says: "O what a shame! that what was no great matter among the Jews should be pretended to be such among Christians! If there was danger then in omitting tithes, think how great must be the danger now!"

Ambrose, the saintly bishop of the fourth century, who, though a rich and noble Roman, at the outset of his ministry devoted his whole fortune to the Church, says: "The Lord commands our tithes to be paid every year. He has given you nine parts, but he has reserved the tenth for himself; and if you give not the tenth part to Him, He will take from you the nine parts. Whosoever is not willing to give those tithes to God which he has kept back, fears not God and knows not what true repentance and confession means."

Augustine, the greatest uninspired theologian in all the ages of the Church and whose views of Scripture are largely accepted by nearly three-fourths of Christendom, says: "Tithes ought to be paid from whatever may be your occupation, whether war, merchandise or some handicraft. Tithes are required as debt. He who would procure either pardon or reward, let him pay tithes and out of the nine parts give alms. God who has given us the whole has thought it meet to ask the tenth from us, not for His benefit, but for our own."

The Council of Neville, A. D. 590, understood the sin of Cain, in making an offering to the Lord, to consist in his withholding in a faithless, covetous spirit, a portion of the tithe.

This idea that Cain's sin was in the quantity rather than the quality of his offering, is warranted by the Septuagint translation of Gen. 4: 7—"If thou has offered aright but hast not divided aright, hast thou not sinned?" and by Paul's allusion to the same (Heb. 11: 4) when he calls Abel's offering "a larger," literally in the Greek, "a fuller sacrifice."

The following Councils of the early Church all proclaimed to Christians the obligation of paying tithes, resting the duty not on the authority of ecclesiastical law, but on the sure basis of the Word of God: Ancyra, A. D. 314; Gangra, A. D. 324; Orleans, A. D. 511; Tours, A. D. 567; Toledo, A. D. 663; Rouen, A. D. 650; Fimli, A. D. 791; London, A. D. 1425.

The practice of tithing was introduced into England by King Offa at the end of the eighth century, and in the time of King Ethelwolf, the middle of the ninth century, had been made general all over England, where it has ever since continued to be the law of the land and the chief revenue of the Church.

Calvin, whose opinion on any subject demands attention and carries great weight for Presbyterians, says: "We see how God complaineth that He was defrauded both of His first fruits and also of His offerings and of all the residue which He applied to Himself in His law. But if we inquire how the heathen behaved themselves

toward their idols, we should find that they are willing to spend the most part of their substance on their superstitions."

John Knox, in his epistle to the ministers of Scotland, writes: "Our Lord in the Gospel, speaking of payment of tithes to the Pharisees, saith: 'These ought ye to have done and not to leave the others undone.'"

"It behooveth them to be paid. Now a great many, to outface conscience and delude all reproofs, maintain that lands, tithes, yea, whatever belonged to the church in former ages, may be lawfully alienated."

"There is no impiety against which it is more requisite you set yourselves in this time. Repent, therefore, and amend your own neglect in this behalf and call upon others for amendment."

Dr. Chalmers, the great preacher and reformer of finances in the Scotch church, says: "There might be drawn important lessons from the largeness of the proportion which God here commands (Ex. 13:1-7). The first born bear a ratio to the whole approaching to the tithe which He also claimed of the fruits of the earth, or even to the seventh, which He specified as His share of your time—not a large proportion, certainly, when measured by His absolute right, but large when measured by the natural inclination of man to consecrate what he has to God."

Dr. Miller, of Charlotte, N. C., one of the best preachers in the South and one of the ablest scholars in this country, says: "The law of the tithe is binding upon the Christian church according to the judgment of the Fathers and the voice of the church uncontradicted for more than a thousand years. It is a sad thought that the faith of the Jews and of the heathen should exceed ours. It was a proverb among the Jews—'pay tithes and be rich.' The heathen made the same observation that he who paid most to his gods did receive most from them. They saw God's judgments upon them for not paying Him his tenth; they repented, restored the tithe and were delivered. But we Christians remain the only incurable infidels, and we refuse to pay God that which by a universal decree He has from the beginning reserved to Himself."

# Essentials to Success.

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One all important requisite to success both in the teaching and practice of tithing is secrecy, or at least non-publicity. Tithers may be willing that the fact that they tithe shall be known, but no tither is willing to advertise his income be it little or much. This is just as true of the "Ordinary" as of "The Tithe Covenant" or "Store House" pledge. Only little white, or at least plain envelopes are used by all tithers in church. If they desire to keep the amount of their tithes entirely secret, the envelope is not marked in any way. The Church Treasurer simply places the enclosed amount to the credit of Tithing account on his books.

If the tither wishes to receive credit in the church records, he places a number only on his Tithe envelope which corresponds to the same number opposite his name on the Treasurer's books. By this method only the Treasurer knows the amount.

As to the division of Tithe money, practice varies. In some cases it is all placed to the credit of Home Church Support unless otherwise marked on the envelope. In others the officers of the church make division as they think best. The plan is elastic and admits of any desired change. It fits in perfectly with the "Contribution from every member movement".

In all cases tithers who sign the "Store House" pledge do not pay pew rent or sign subscriptions for church support. Neither are they expected to make subscriptions to Missionary or other causes except upon condition that they shall be paid from their tithes. All other contributions are Free Will Offerings and are in addition to their tithes.

There are many forms of tithing pledges. The writer publishes only two — samples of these will be sent on request.

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## Important

It is of the utmost importance to remember that there must be no dictation to the tither as to how his or her tithes shall be spent. Experience shows that even advice is dangerous to the peace of the Church. Every man is a steward, but his stewardship is to God, not to the Church. Just here lies the danger in the use of the "Store House" pledge.

## **WHAT WE OWE AND THE RESULTS OF PAYING IT.**

Except where the results of tithing in churches could be tabulated, the experience of churches and individuals given in this pamphlet are taken almost at random from the many hundreds received by the writer in recent years.

Especial attention is asked to the results of tithing upon the personal happiness and financial prosperity of those who have adopted it as a rule of life.







# What We Owe, and the Results of Paying It.

*Revised Edition, 1912*



Nothing succeeds like success. Nothing is so valuable as experience. Nothing is so convincing as personal testimony. One fact is of more importance than a dozen theories and the world is too busy for arguments.

No man ever lived, does not live now, and never will live, who really loves what he does not care for and do for to the extent of his ability. For nine-tenths of us Christians, Church members rather, I should say, to claim that we really love Christ and His cause, doing as little as we do for Christ and His cause, sounds to the world like hollow mockery. If the world sneers, at our professions, does it not have a right to sneer? We sing with gusto:

Were the whole realm of Nature mine,  
That were a present far too small;  
Love so amazing, so divine,  
Demands my life, my soul, my all,"

and then give an average of less than two dollars a year to the cause nearest Christ's heart—Home and Foreign Missions. To God's conditions, "Bring ye all the Tithes into the Store House" (the modern Christian Church is the only store house we know anything about), "and prove me now herewith if I will not pour you out a blessing until there shall not be room enough to receive it," we reply in practice, "Pour out your blessings and after we have satisfied all our wants, real and fancied, and have provided for the future by filling our store houses and barns, we will contribute an occasional nickel or dime or dollar, or possibly ten dollars, for thy work in the world if we happen to be present in thy house when the offering is taken."

Is this picture overdrawn? Every well posted reader knows that it is not. In fact, it is underdrawn. Of course, there are exceptions, many of them, thank God, but I am speaking of and speaking to the average Christian. I mean to the average church member. Figures may lie, but in this case they don't. Take out one-tenth of the givers to Home and Foreign Missions in all

Evangelical Churches, and the average for the remainder would not be 50 cents a year. It would not be four cents a month.

Is it any wonder that we almost hate to hear Missions mentioned? As long as human nature remains what it is now, could it be otherwise? Could we love even our wives and children if we contributed to their support as little in proportion to their needs, and as seldom, as we do to Christ's Church and the causes He has left in our care? Would we not soon grow to hate them?

Is there, can there be, any real love without sacrifice? I use that word only that I may protest against it. Labor and giving for what we love and to those we love is not a sacrifice. It is the greatest, sweetest and most lasting pleasure in life, and like everything else in life it grows by what it feeds on.

I confess to the feeling of sadness every time I witness young people making a public profession of faith in Christ and joining the Church.

I cannot help asking myself, will their high hopes and resolves to lead lives of service and usefulness be realized, or will they sink to the level of the great majority of us professing Christians, and become little more than Church driftwood, not to be distinguished from non-professors by what they do, except by Church attendance, and otherwise only by a few things they don't do?

Would payments of Tithes to God change all this?

Certainly it would. No man can pay Tithes from a correct sense of duty without consciously taking God into partnership in everything by which he makes his living. God furnishes all the capital any of us have, be it hands, brains, strength, skill, or inherited money or property. Money earned is the result of the use of any or all of these. If we pay Tithes to God, we are conscious that one-tenth of every minute, of every hour, of every day, is spent in His service as practically, and as a rule, far more usefully than if we were preaching. We can hire far better preachers, teachers and missionaries than we are. When it comes to credits and rewards, we are safe in trusting our Heavenly Father's bookkeeping and payments.

A very large proportion of the literature on this subject very naturally makes those of us who really believe in the Tithe, sick at heart. If the Divine Tithe is not a debt, it is not worth talking about. We have nothing to do with the other so-called Tithes mentioned in the Bible. They occupied about the same relation to the Jewish economy that our taxes and Thanksgiving and Fourth of July expenses do to us.

They were never God's Tithes, and he never claimed them,

but the original Tithe, the "Tithe Terumoth," the Tithe of which He said "The Tithe is the Lord's" was recognized as belonging either to Him or to substitute gods and objects of worship by practically, so far as knows, the entire human race, hundreds, perhaps thousands of years before either Abraham or Moses was born. It was His in the beginning, it is His now, and ever shall be His. We can rob Him of it by refusing to pay it, but that does not abrogate the debt nor absolve us from the penalty of non-payment.

Is anyone, can anyone, minister or layman, be satisfied with present church and missioary financial conditions? Is there any fair hope or prospect of change for the better under present methods? Can you think of any human method that has not been tried? Have they not all proved to be practical failures? Has God's method of Tithes ever failed? Has it ever worked hardship to any man or woman who has adopted it? Are those who obey this command less prosperous financially than their fellow church members? Do they love their church less? Are they less faithful in attendance on church services and prayer meetings? Do they love missions less? Are they less spiritual? Do they grow selfish and covetous? Every reader knows that to ask these questions is to answer them.

A few words to ministers: Do not make the mistake of judging our usefulness as Christians by your standard. To a large extent at least you and the world rightly judge of your success by the number of people you can induce to come to church and prayer meeting and to become church members. You go to church to work; to supply spiritual food to your hearers. We go to receive spiritual food, but the object of food is to support life and furnish strength for labor. Food not followed by labor produces inertia and laziness. It makes of us stagnant ponds, not living streams.

Unless you can induce us to become giving Christians rather than idle Christians—if any such deserve the name—your labor is practically in vain, and our professions are also vain.

It is not the amounts we give that count, but that we all give and give proportionately to our income. Neither should the emphasis be placed upon the needs of different objects to which our gifts are appropriated. Your business is or should be to emphasize our need to give for our own good. Always remember that the purpose of the tithe is not to raise money, but to make character. Probably you, certainly your predecessors for generations have tried to have us do our duty by appeals to our emotions, or at least to something else than to the fact that one-tenth of our income is a sacred debt to God, and that

temporal and spiritual blessings follow paying this debt. Under ordinary circumstances all other methods of financing and building up Christ's kingdom have either failed or have had such limited success as to be the reproach and shame of Christendom.

If you could induce even a majority of your members to contribute one-tenth of their income to the Master's work it would relieve you of many unpleasant and at least semi-degrading duties. It would bring joy to you and your people. It would make week-day as well as Sunday Christians of your membership. It would make of your Church a beacon light in the community and in the world. More than all, it would place the Church in her proper place and where she belongs in the scheme of the world's betterment and redemption, and thus bring honor to the Master in a practical way.

Up to this point these statements, arguments and conclusions are my own. Probably they will have little weight or influence with the reader, whether lay or clerical, and you will soon forget them. But you will not forget the testimonies herewith published.

What you care to know is not what I or anyone else thinks, but how it works. What are the results of bringing all the Tithes into twentieth century storehouses under twentieth century conditions?

If you are satisfied with the present condition of your church and denominational finances, I have nothing to say. The experience of churches that have tried God's method of church finance will interest you only as current news. If you are not satisfied you know there is a permanent cure. If you are not willing to take God's medicine you have the option of continuing to live at the present poor dying rate. Yours is the choice between joyful, vigorous, enthusiastic church and denominational life, and present inertia and stagnation.

## NOTE

Enough testimonials have been received in answer to the questions on the following page to more than quadruple the number published. Those giving figures and statistics, however, are of such sameness in tenor and results that to publish more would make monotonous reading.

In No. 10, "Christian Service for Laymen," the results in 21 churches are tabulated and analysed. In the first edition of this pamphlet many of these reports were given in full. In this edition most of them are omitted for the reason above given.

A copy of No. 10 will be sent on request.

## QUESTIONING CHURCHES

During the year 1911 I sent circulars to a large number of pastors and officers of churches of whom I had heard that they had officially adopted Tithing as a part of their system of Church and missionary support. With these circulars were sent cards containing the following questions:

- Name of Church .....  
 Total Membership .....  
 Tithers ..... Non-tithers .....  
 Average contributions tithers during.....years for Home Church support .....  
 Average contributions Non-tithers during.....years for Home Church support .....  
 Average contributions tithers during.....years for other causes .....  
 Average contributions Non-tithers during.....years for other causes .....  
 Number of Men tithers.....Women.....Children.....  
 Number of tithers in business or professions.....  
 Number of tithers wage earners or on salaries.....  
 Number of tithers without regular income.....  
 1. What is the average wealth of tithers compared with non-tithers? .....  
 2. How does the average present financial prosperity of tithers compare with that of non-tithers? .....  
 3. How does the present financial prosperity of tithers compare with their own before commencing to tithe? .....  
 4. How does the spiritual life and Christian activity of tithers compare with that of non-tithers? .....

In the accompanying letter I stated that the answers were desired for publication. At that time I expected to publish the name and town or city of each church. The nature of some of the questions regarding the financial wealth and prosperity of tithers and non-tithers was such that many pastors hesitated to answer, fearing that the publicity might do harm. Hence the names and addresses of pastors and churches are omitted.

I have also deemed it wise to omit all reference to denominations.

## CHURCH AND INDIVIDUAL EXPERIENCES

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### Six Years of Tithe Covenant Plan.

"Total membership, 702; tithers, 90; non-tithers, 612; average contributions of tithers to all purposes, \$55.50 each; of non-tithers, \$8.82; men tithers, 40; women, 37; children, 13; in business or professions, 30; wage earners or on salaries, 50; without regular income, 10. The Tithe Covenant plan has been practiced in this church for about 6 years. Five or six years ago the total receipts of the church were about \$7,000, and now from \$12,000 to \$14,000. All without the usual Fair and Supper methods. The tithers are paying in about half the treasury funds. We have no rich people in the church, wealth and income pretty well distributed. All our tithers seem to be prospering financially and are usually enthusiastic in church work."

### Of 18 Tithers, 13 Without Regular Income.

"Total membership, 75; tithers, 18; non-tithers, 57. Contributions of tithers last year to church support, \$6.00 each; non-tithers, \$4.50 each. To other causes, tithers, \$3.50 each; non-tithers, \$0.37 each. Men tithers, 5; women, 6; children, 7. Two of our tithers are farmers, 3 wage earners and 13 without regular income. The Tithe Covenant plan in operation only one year. It is a success as you can see. One of our largest tithers says he lives as easy and comfortably as before and that his spiritual blessings are far greater than ever before. The Christian activity of the tithers is far ahead. The tithers did practically all the work of the church last year."

### Tithers Better Off Than Non-Tithers.

"Total membership, 145; number of tithers, 15; non-tithers, 130. Men tithers, 8; women, 7; wage earners or on salaries, 8; without regular income, 7. Total contributions of 15 tithers to all purposes last year, \$648.50; \$43.23 each. Total contributions of 130 non-tithers to all purposes same time, \$650.00; \$5.00 each. Ours is a Mission Church. Have just started to get people interested in tithing. Every one in the church is dependent on his daily labor for his daily bread. In present prosperity the tithers seem to be a little better off than those who do not tithe. They also seem to be more prosperous than before they commenced to tithe. They are also the most active church workers."

## **The Tithers More Prosperous Than The Non-Tithers**

"I cannot answer your questions regarding this church with any degree of accuracy as there are only two or three tithers that I know. Based on past experience in other churches, I can say that tithing certainly pays from a financial standpoint, all other things being equal. The tither is more prosperous than the non-tither. Tithing tends to increase the income or at least to conserve the resources of the one who tithes. Also the spiritual life of the tither is much better than that of the non-tither and his activity is greater.

### **Pastor and Wife the Only Tithers.**

"Total membership, 218. Tithers, 2; non-tithers, 216. The contributions of the 2 tithers for one year to home church support was \$26.00, \$13.00 each; of the non-tithers, \$3.70 each. To missionary and other causes the tithers gave \$9.00 each; the non-tithers about \$1.00 each."

The writer adds: "The pastor and his wife are the only tithers."

### **Tithers Testify to Increased Prosperity.**

"Total membership, 270; tithers, 20; non-tithers, 250. Average contributions of tithers one year to church support, \$15.00; non-tithers, \$6.00; to other causes, tithers, \$6.00; non-tithers, \$2.00. Men tithers, 6; women, 8; children, 6; in business or professions, 4; wage earners or on salaries, 4; without regular income, 12."

The pastor writes: "The average wealth of tithers compared with non-tithers was somewhat lower as a rule in my former charge. Much lower here. On the charge recently left, I think the tithers were considerably better off in prosperity than the non-tithers. Without exception in my experience, tithers testify to increased prosperity. By far a greater proportion of tithers are more aggressive workers along spiritual lines than non-tithers."

### **People Bringing Tithes Into the Store House.**

"Total membership, 129; tithers, 52; non-tithers, 77.

"The Chalmers Memorial A. R. P. Church, Charlotte, N. C., was organized two and one-half years ago with 12 charter members. In this brief time we have grown to 127, built a splendid church building worth about \$20,000 as it stands today. There is an indebtedness of \$6,500 on the building, but this will be liquidated without embarrassment. Our people are from the great middle class, depending entirely on their wages. We attribute whatever success we may have had to the Tithe System. Our people are bringing the tithes into the store house and God has poured out His blessing. I am sorry I cannot give more definite information as regards statistics."



## An Interesting Letter.

Such letters as the following are of more than usual interest. It was written by the treasurer of a church which adopted the Tithe Covenant plan some 12 years ago.

"I learn that our pastor, Dr. . . . . has furnished you the statistics regarding our tithing experience. I want, however, to say that our church is enjoying an extraordinary prosperity, both temporal and spiritual, unquestionably the outgrowth of tithing. Our people, the tithers, have learned to look almost exclusively on the spiritual side of the tithe. The results are more marked than on the temporal side, but that is not saying, that in every instance, without exception, the tithers have prospered financially, and we believe with all our hearts the promise in Malachi and think we only honor God in so doing.

"Our observation inclines us to think that many churches lose their blessing by not having the tithe spirit, the consecration of material things to the Lord that brings such happiness. We have a great church. The people are happy and peaceful, living in absolute harmony. No individual or individuals running the church, but everybody doing their part in joy and gladness."

### Tithers More Prosperous Than Non-Tithers.

"Total membership, 50; tithers, 6; non-tithers, 44; men tithers, 1; women, 2; children, 3. Tithers in business or professions, 2; without regular income, 4.

"In this and my former charges, the tithers as a rule have been people of moderate means. All have prospered financially and spiritually. In my experience, tithers, without exception, have been more prosperous than non-tithers. Also they themselves have prospered better than before they began to tithe. Good revivals have followed the organization of tithing bands. The tithers increase in church activity and in spiritual power while those who refuse lose spiritual interest and power."

The writer adds: "A lady at.....had a struggle to feed and clothe herself and two boys. Thinking she was not able to pay, the stewards did not call on her for anything. She began to bake bread for a livelihood and began tithing at the same time. Calls for bread increased and her income became larger. The first year she brought into the church \$30.00 and frequently testified that she had never been so well clothed and fed in her life.

"A grain dealer in.....County who had had an up and down financial experience, once losing his business entirely, began tithing and thereafter prospered. His tithe the second year was more than \$60.00 more than the first year."

## Tithers Acknowledge Increased Prosperity.

"Total membership, 300; tithers, 10; non-tithers, 290; during the last year the 10 tithers contributed to home church support an average of \$50.00 each; non-tithers, \$3.00. Tithers to other causes, \$10.00; non-tithers, \$1.00; men tithers, 5; women, 5; in business or professions, 5; wage earners or on salaries, 3; without regular income, 2. All the tithers acknowledge increased prosperity. We never have any trouble whatever with our tithers, they are always devout and loyal."

### A Striking Comparison.

"The average wealth of tithers compared with non-tithers is not one-half. The average present prosperity of tithers is a good deal above that of non-tithers. Their own prosperity is very much better than before they commenced to tithe. Their spiritual life and activity could not be otherwise than much better."

### Hardly Any Change in Activity.

"Total membership, 300; tithers, 60; non-tithers, 240. Average annual contributions of tithers during two years for home church support, \$25.00; non-tithers, \$5.00; to other causes tithers, \$5.00; non-tithers, \$1.00. Men tithers, 20; women, 35; children, 5; in business or professions, 3; wage earners or on salaries, 31; without regular income, 26.

"The average wealth of tithers and non-tithers is about the same. There seems to be little difference in their present prosperity except that several of the tithers who work for salary have received increase in wages since tithing. As to comparative Christian activity I am disappointed, there is hardly any change. We have the 50 per cent basis in the church, that is we use half the tithe here at home and send one-half away for various benevolent enterprises of the church."

### Christian Activity in Advance.

The pastor writes: "Our total membership is 215. We have a number of tithers but no organized band, so I am unable to answer your questions. While the present financial prosperity of our tithers compares very favorably with the non-tithers, yet they are not of the wealthiest of our membership. Their own testimony is that their prosperity is better than before they adopted tithing. Their Christian activity is very markedly in advance of the non-tithers."

### Much Better Than Average Showing for Non-Tithers.

"Total membership, 270; tithers, 40; non-tithers, 230; average annual contributions of tithers for 10 years toward home church support, \$20.00; non-tithers during the same time, \$8.00; to other causes the average annual contribution of tithers during the ten years was \$6.00; non-tithers, \$1.00; men tithers, 12; women, 25; children, 3; in business or professions, 5; wage earners or on salaries, 25; without regular income, 10."

### Evidently a Good Many Tithers.

"I have been pastor here four years. When I came, June, 1907, the Society was \$2,000 in debt and \$500.00 back in current expenses. We have paid all standing obligations, purchased a lot for a new church paying \$2,325 cash, given about \$2,500 each year to Missions and benevolences, and are now building a new church to cost \$30,000. Our membership has grown from 150 to 370, Sunday school and prayer meeting correspondingly. We have a good number of fine young people. Have preached by request on tithing to the two other stronger churches in our place. Most of our best members financially are tithers. We have the Tithe Covenant plan, bringing our tenth into the local church, 40 per cent of which goes into general expenses and 60 per cent is disbursed by a committee elected by the whole body of tithers to such causes as they agree upon."

### Hindered by Others.

"Total membership, 350; tithers, 70; non-tithers, 280; average contributions of tithers during 1910-1911 to home church support, \$17.43; non-tithers, \$7.04; to other causes, tithers, \$17.43; non-tithers, \$.80; men tithers, 25; women, 39; children, 6; in business or professions, 7; wage earners or on salaries, 27; without regular income, 36. The average wealth of the tithers is, I think, a little greater than the non-tithers. My experience reaches over only one conference year. It is the opinion of Mr. . . . . ., one of our oldest members, that the tithers are all financially prosperous. The Christian activity compares very favorably, yet we have others who are of the same spirit as the tithers and would be in the Covenant if they were not hindered by others."

### One Tither Besides the Pastor and Family.

"Your request for testimonials for 'What we owe and the results of paying it,' reached me this morning.

"The church, of which I am pastor, has not adopted the Tithe Covenant Plan, much to my regret, so I am unable to send the testimonials you request.

"Will say this, however, one young farmer, with wife and one child, living on a rented farm and who began to tithe last year, and who was the only tither in the church aside from the pastor's family, paid more towards the current expenses and benevolences than any other member of the church, many of whom are wealthy men. This one brother has been prospered spiritually and financially."

### Pastor Only Six Months.

"Total membership, 67; tithers, 12; non-tithers, 55; average of tithers for 4 years to home church support, \$50.00; non-tithers, \$5.00. To other causes same period, tithers, \$10.00; non-tithers, \$2.00; men

tithers, 4; women, 8; in business or professions, 3; on salary, 1; without regular income, 8.

"I have been pastor only six months and cannot be sure of answers to your other questions."

### **69 Tithers Pay More Than 913 Non-Tithers.**

"Our church has 982 members, 69 tithers. Tithers pay \$30.00 per week on pastor's salary and current expenses. Tithers pay more for the regular benevolences than all the rest of the church. This church pays from six to eight thousand dollars per year for benevolences.

"Several of our strongest men, financially and spiritually, tithe. We have men who have gotten rich while tithing. It has been demonstrated in this church that it pays the individual to tithe both from a financial and spiritual consideration."

### **Don't Know Anything But Tithing in Korea.**

"At one of our meetings of Synod, Dr. Underwood of Korea, said to me after he heard my report, 'It seems strange to hear one in the United States pleading for tithing; we don't know anything else in Korea. The people bring their tithes on Saturday afternoon and their offerings on the Lord's Day. It is easier to inculcate tithing in foreign lands because they take the Bible simply and wholly as their rule of life.'"

### **Some Interesting Comparisons and Results.**

"Total membership, 520; tithers, 36; non-tithers, 484; average contributions of tithers two years for home church support, \$50.00; non-tithers, \$16.50; to other causes same period, tithers, \$24.44; non-tithers, \$6.25; men tithers, 10; women, 14; children, 12; in business or professions, 7; wage earners or on salary, 9; without regular income, 23. Some of these 23 have income from property; perhaps 20 of our tithers have a regular income. There is little difference between both the average wealth and present prosperity of tithers and non-tithers. Most of the latter, however, are more prosperous than before they commenced tithing. Also their Christian activity is greater than that of those who do not tithe.

"This church has had a remarkable financial record in the last two years. The last two years before the Tithe Covenant was instituted the figures were as follows: Pastor's salary, \$2,800; current expenses, \$3,148; benevolences, \$2,410; improvements, \$600; total, \$8,958. For two years of tithing: Pastor's salary, \$3,200; current expenses, \$3,785; benevolences, \$5,199; improvements, \$4,150; total, \$16,334.

"Then tithing has had another effect. There are some tenth givers who are not in the Covenant, while the liberality of many has been greatly stimulated by the tithing crusade."

## Evidently Something Needs to Be Done.

"We have no tithers here. Something needs to be done in the matter of educating the church. I preached to about 60 people last night. The pastor received just \$0.50 for my week's work. Yes, I think the tithing system would improve the proposition."

### 60 Give More Than 495.

"Our Tithing Band has not been organized but about eight months, hence cannot give you much of the information desired. Out of a membership of 555, about 60 have signed the Covenant. These 60 are giving a little more than **all the rest**. Among them are some of our best earners. They greatly enjoy it and it proves a spiritual blessing. Cannot tell yet as to prosperity, but some of the young people think the 9/10 go as far as the 10/10 did under the old plan."

### Don't Understand It at All.

Total membership, 76; tithers, 11; non-tithers, 65; average contributions of tithers to home church support for 6 months, each, \$12.00; non-tithers, \$2.50; men tithers, 4; women, 7.

"Tithing has not yet been tried out in this church. When present pastorate began six months ago, the subject had never been mentioned. The increase toward self-support has been \$300.00 to \$700.00.

"In my first pastorate less than 100 members by adopting tithe and systematic giving, made increase in two years from \$250.00 for all purposes to \$1,100; and from practically nothing for missions and benevolences to \$424.

"A member (name given but not for publication) when told that tithe paying, among other blessings, brought financial prosperity, said, 'I don't believe the Lord will move the company to raise my salary; but perhaps He will make a loaf of bread go farther than it does now. I will try it, anyway.' With a family of two children, working on rather small salary, he and his wife had gotten in debt and did not seem able to get out. Prayerfully they entered into the Tithe Covenant, and each month when the salary check was received, the tenth part was taken out and put in the Lord's treasury. His salary was not raised, but in a few months the debt began to be reduced and soon disappeared. I said to him one day: 'How are you getting along with your tithing?' With a puzzled look on his face he said, 'I don't understand it at all. I do not get any more salary, but we live more comfortably, and I never had so much money in my life.' Partnership with God had made him wise in expenditure."

### Tithing Saved a Church Among Farmers.

"I will give you the history of my last pastorate. Our member-

ship is mostly made up of farmers, many of them renters. A few years ago they thought very seriously of dropping this point. They had a revival, and we followed by organizing a tithing band and bringing the tenth into the storehouse.

**"Results:**

June and July, 1909 .....	15	Tithers brought in \$	54.77
Aug., 1909, to June, 1910 ....	26	Tithers brought in	1,034.52
July, 1910 .....	32	Tithers brought in	67.01
Aug.-Sept., 1910 .....	37	Tithers brought in	135.69
Oct., 1910 .....	40	Tithers brought in	152.02
Nov.-Dec., 1910, and Jan.,			
1911 .....	42	Tithers brought in	303.97
Feb., 1911 .....	43	Tithers brought in	160.39
March, Apr. and May, 1911.	44	Tithers brought in	158.73
Total, 24 months .....			\$2,067.10"

### **\$24.98 Profit for Every Dollar Used.**

November 24, 1907, we celebrated our first anniversary by adding 7 members to our Tithing League, which now numbers 51 members. We have as our enrollment 30 men, 14 married women, and 7 young ladies. Each member of the league is a working man or woman. No capitalists, all wage earners. Our official board has spent \$45.00 in our tithing work during the year, gaining 45 members and \$1,124.46. For every dollar that has been used in the tithe covenant work the Lord gave us in return \$24.98 profit. 45 times \$1.00 equals \$45.00, which gained 45 tithers. 45 tithers "Prove me," Mal. 3:10, equals \$1,124.46. In justice to our non-tithing members we add that of this increase \$843 was paid by 42 tithers and \$281 by the non-tithers. \$20.00 vs. \$1.78 per capita. Is not this a profitable investment?

### **Tithers Give to Missions 1400 per cent More Than Non-Tithers.**

From the Christian Steward: It was Missionary Day in a small country circuit in Ontario, Canada. The total amount subscribed for Home and Foreign Missions, by sixty-two contributors, was \$243.00. Of this amount, five tithers gave \$135.00, whilst the other fifty-seven contributors gave \$108.00; the tithers averaging \$27.00 per member, and the non-tithers \$1.90. In other words, the tithers, who were men in only moderate circumstances, gave 1,400 per cent more than those who had not adopted the Scriptural principle of the Tithe. It is also worthy of special note that these five tithers and their families, out of a total membership of two hundred on the circuit, pay nearly one-fourth of the \$800.00 raised on the charge for the Minister's salary. It is almost universally the case that those who give the most to Missions are also the largest contributors to all the local funds of the Church.

## Paragraphs from Pastors in Kansas.

"Fourteen tithers under the Covenant, about one-fourth of our membership at Mayfield, in two months gave nearly twice as much as the previous average for the entire membership. The tithers themselves are the most pleased with it."

"The Tithe Covenant Plan is giving great satisfaction in our church. The Lord's treasury is being replenished, the tithers are receiving great spiritual blessings, and the whole church is feeling the energizing touch of the Holy Spirit."

"Last month the Tithe Covenant brought over 5½ times as much into the regular church treasury as would have done by the subscription plan. And this was just half of it—the same amount went into the benevolent fund."

"Our 55 Tithers have paid into the church treasury since November 20, 1910, two or three times as much as the 440 members who are not tithers. The system seems to have solved our financial problem."

### A Newspaper Report.

The Indianapolis News in its report of the North Indiana M. E. Church Conference says: "In one Indiana Church, tithing has grown so rapidly that when its pastor read the reports of his Church finances before the Conference, it fairly startled the other ministers less fortunate in their pastorates. The report of this Church made such an impression that the other ministers declared they were going back to their churches to preach the glory of tithing. Bishop Warren, who presided, stated that he had never heard the report of this little church duplicated in world-wide Methodism."

### Less Than Five Minutes to Finances in Six Years.

"Wesley Chapel, Cincinnati, under the Tithe Covenant, paid to Missions in one year more than the other fourteen Methodist churches in the city. Its pastor did not have to devote five minutes to the consideration of finances during the six years of his pastorate. His time could be wholly given to the spiritual work of the church."

### An Inspiring Record.

"In the Riverside Church, California, 150 signed the Tithe Covenant. Conversions to the number of 300 followed. Fourteen men consecrated themselves to the ministry; two women to the work of deaconess; and seven persons offered themselves to be missionaries."

## A Seven Years List of Tithing.

The "Tithe Covenant Plan" demonstrated in East Avenue Tabernacle, Charlotte, N. C.:

	Cong. Exp.	Tithers	Members	Mission Offerings
1903	\$1,576.96	1	75	\$125.00
1904	2,397.15	1	125	144.00
1905	2,605.30	4	175	150.00
1906	3,314.86	28	225	200.00
1907	3,617.08	51	300	257.00
1908	4,212.33	65	425	502.81
1909	6,761.83	89	475	1,030.94
1910	6,290.01	65	300	1,207.96

Entire congregation work six days every week, have no wealthy members. The "Tithe Covenant" plan adopted by the congregation in spring of 1906.

Estimate per capita of Tithers from 1906 through 1910 has been 75 per cent for Tithers vs. 25 per cent Non-Tithers in all congregational expenses, and the Missionary Department has been 85 per cent in favor of the Tithers vs. 15 per cent Non-Tithers.

P. S.—I have made church finances a close study for seven years, secured many different devices for raising money, but am free to say that I have not seen, read, or practiced any method that surpasses "The Tithe Covenant Plan" for all church work. The advantage of this plan is, that it works where others fail, withstands financial depression, bestows spiritual blessings on those who tithe, and has proven a success from Abraham down to the present day (the Tithe of course as a basis).

Yours for "It Pays to Tithe,"

F. R. CATES, Treasurer.

### From a Church in Hamilton, Canada.

"Membership, 673; tithers, 73; non-tithers, 600; 73 tithers gave to Missions in one year, \$1,602.00; average for each \$21.90. 600 non-tithers gave \$948; average for each \$1.56."

### From Another Church in Hamilton, Canada.

"Membership, 500; tithers, 35; non-tithers, 465; 35 tithers gave to Missions, \$275.00; average for each \$7.85. 265 non-tithers gave \$362.60; average for each 78 cents.

### Letter from a Pastor in Brazil.

"Your kind letter was received, also the pamphlets on the tithe. I thank you so much for them. I am translating them and will have them published in our leading evangelical paper. And perhaps I will have them published in pamphlet form also, for I am very much interested in this subject because I think it is the solution of our saving Brazil for Christ.



"Let me tell you the experience we had in our Presbytery. At midnight on the 31st of December, 1909, during the meeting of Minas Presbytery, I preached a sermon on the tithe. The Presbytery caught the spirit and decided to send a member to preach the tithe in every Church in the Presbytery. The result was marvelous. The number of conversions almost doubled. The contributions for missions more than doubled. In 1909 they were \$500.00 and in 1910 they were \$1,115.00, and this year after 9 months work they have already gone to \$1,500.00. Thus in two years the contributions have trebled. In my own church I have several tithers who can testify to the results of bringing the tithes into the storehouse. Just this month we have seen it. There is a school teacher who began work in March at \$50.00 a month. Last month her wages were raised to \$60.00, with a promise of \$75.00 in January.

"I pray God's richest blessings upon you and your work, and ask your prayers for my work among the idolatrous Brazilians."

Yours in the Master's Service,

Alva Hardie, Descalvado,

E. de S. Paulo, Brazil,

October 12, 1911.

### 100 Tithers in a Friend's Church.

"There is less backsliding in our church since 100 of our members became tithers. We never resort to questionable methods of money raising now and we always have money in the treasury to meet all our needs.

"In our church those having the most wealth are the tithers. In almost every case their financial prosperity is greater than that of the non-tithers. The same is true of their own prosperity as compared with what it was before adopting tithing. Their spiritual life and activity is also superior every time to that of the non-tithers."

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From the Christian Steward, Toronto, Canada, Issue of July, 1909.

#### Fact No. 1.

"The missionary contributions of a certain Methodist church in Manitoba in which more than half of the members tithe averaged for year ending June, 1906, over \$37.00 per family."

#### Fact No. 2.

"A farmer in Ontario, whose missionary contribution the year before he began tithing was \$3.00, gave \$55.00 during the first year under the tithing method. For the four following years his average annual subscription for missions was \$67.50."

**Fact No. 3.**

"There is a Methodist church in Ontario with a membership of about 300, less than one-third of whom tithe their incomes whose missionary contributions have averaged \$5.00 per member for nearly a quarter of a century. The average for missions from the tithers during that period has been at least \$15.00 per member per annum."

**Fact No. 4.**

"A church in Toronto, composed largely of wage-earners, contributed for missions for the year ending June 1st, 1907, the sum of \$820. The tithers, representing 34 members, averaged \$8.84 per member; the non-tithers, representing 516 members, averaged less than \$1.00."

**Fact No. 5.**

"The tithers in a church in the city of Hamilton, with a congregation in very moderate circumstances, averaged for missions a few years ago \$7.85. In another church in the same city the tithers reached the high average of \$22.00 for missions."

**Fact No. 6.**

"Two years ago a country circuit, with 97 members, raised \$950 for missions, an average of \$9.50 per member. Of this amount 30 tithers contributed over \$600, an average of more than \$20.00 per member."

**Results of Tithing in Wesley Chapel, Cincinnati.**

"The contributions of Wesley Chapel to missions alone in 1895 were \$576; in 1901 the amount rose to \$1,060. She paid into the Missionary Society as much as all the other ten downtown churches and \$13 over. And yet the total income for one year from this people, none of whom were rich, and perhaps six of whom were able to own their own homes, while the rank and file were wage earners, casual workers, or dependent poor, amounted to more than \$9,000. The tithe book shows that last year, out of 769 members and probationers, only 162 were tithing; and of these 12 were children, 105 women, and 45 men. It is interesting to note here that the average income of every man, woman and child in the United States is estimated at \$300; the average tithe therefore would be \$30. The treasurer's book at Wesley Chapel shows that the average amount paid by each tither there in 1901 was \$31.29.\* If all the 769 members had been tithing at the same rate the total income would have been \$24,062; or enough to pay their present current expenses, and support the entire associated charities of Cincinnati, and to keep an army of 180 Bible readers in the field in India, China, and Japan. What a factor in the civic and religious life of the city would such a church become! And what a missionary factor at home and abroad!"

\*The average for the 21 tabulated churches on page 6 of Christian Service for Laymen is \$43.06.

# Report from a Church in Canada.

## Church Membership, 315.

Total amount raised for Home and Foreign Missions, exclusive of plate collections, Sabbath School and Epworth League contributions .....	\$ 864.00
Paid by tithers representing 45 church members.....	612.00
Paid by non-tithers representing 270 church members.....	252.00
Average per member for tithers.....	13.60
Average per member for non-tithers.....	.93

## Another Voice from Canada.

### Church Membership over 300.

Total amount raised for all purposes, including missionary contributions .....	\$3,480.50
Paid by tithers (36 contributors).....	1,912.79
Paid by non-tithers (154 contributors).....	1,567.71
Average by tithers.....	53.13
Average by non-tithers.....	10.18

## Yet One More Report from Canada.

### Church Membership, 600.

"Contributed for Missions, exclusive of plate collections, Epworth League and Sunday School contributions, as follows, for year ending June, 1905:

Total amount .....	\$1,010.00
Paid by tithers (54 church members).....	588.50
Paid by non-tithers (546 members).....	421.50
Average for tithers.....	10.90
Average for non-tithers.....	.77

"The above figures show that the tithers gave to Missions an average of about 1,400 per cent more than the non-tithers."

## From a Large but Not Rich Church in Chicago.

From 23 tithers there were 312 envelopes received during the year, containing \$1,612.50, or a fraction over \$31 each Sunday. Some of the envelopes are given by children and contain five cents each Sunday; if they are absent one or more Sundays, the five cents for each Sunday absent is given in their next envelope.

One tither earning twenty-five dollars a week gave five dollars every alternate Sunday, and at the end of the year sent a special thanksgiving of thirty-five dollars. The half of the amount contributed is given for the maintenance of our own congregation and the other half to the poor, the sick and the missionary agencies of the General Assembly.

Another of our tithers gave five dollars a month. After leaving the city it was some six months before circumstances were so definitely fixed as to allow joining another church; before doing so thirty dollars was sent for the time during which they were moving about from place to place.

## Brief Personal Testimonials.

The pastor of a Friends Church sends the following brief experience from some of the tithing members of his church. There are 400 members, of whom 100 are tithers:

"The truth of the teaching about tithing came to me like a second conversion, and I am very happy in its observance."

"I have strictly observed the practice of tithing for 24 years, and would not give it up under any consideration."

"Soon after beginning to tithe my wages were increased more than the amount of my tithe."

"We find great peace in our home because we have begun to obey God in this particular, our health has been better, we have had constant employment, and we are encouraged to mind the Lord in all His Commandments."

"Being systematic in bookkeeping with the Lord has made us more careful and thrifty in all our business."

"I saw God's command in Mal. 3:10. I accepted His challenge. He has opened the windows of heaven in abundant blessing."

"Just a word of appreciation. Four years ago I received a pamphlet from you entitled 'What We Owe and How to Pay It.' I was then a student at Princeton Seminary. Since then I have tithed. I want to thank you for pointing out to me a means of untold happiness. I am now preaching that principle to my people, and many of them are now tithing. May God continue to add his blessing to your work."

### **This Pastor Gave Special Permission to Publish His Name.**

Total membership 181. Tithers 23, includes 7 husbands and their wives and also 9 other women. Non-tithers 158. Average contribution tithers during 2 years for Home Church Support \$18.46. Average contribution non-tithers during 2 years for Home Church Support \$9.10. Average contributions tithers during 2 years for other causes \$10.40. Average contributions non-tithers 2 years for other causes \$3.64. Number of male tithers 7, women 16. Number of tithers in business or professions 1. Number of tithers wage earners or on salaries 7. Number of tithers without regular income, 11.

"This was a young church, six years of age, when the present pastor came, aid receiving. Adopting the Lord's plan of finance officially, in two months paid floating debt of \$400. Became self-supporting in a year and added \$100 to pastor's support and in two years paid a mortgage debt of \$3,000. First year contributions to foreign missions increased 125 per cent, other benevolences proportionately. Adopted envelope system for offering in Sunday School by which means there has been an increase of 33 per cent.

"The average wealth of tithers and non-tithers is very nearly equal also their financial prosperity.

"The business men report unprecedented prosperity since they began tithing.

"Tithers are the spiritual backbone of the church at Sabbath Services, Bible School, Prayer Meetings and any and all activities."

Collingswood, N. J.

W. W. CASSELBERRY, Pastor.

To the Membership of the First Baptist Church, Dublin, Ga.:

As treasurer of the church, having in charge the funds of the T Covenant, I beg leave to submit the following statements relative to tithe fund since the organization of the covenant.

We started the covenant in the month of June, 1907, after an address on tithing by Hon. Jule Felton. There were at first only a few members of the covenant. The number kept growing. In December last pastor preached on tithing, and during our Bible Conference in January Judge U. V. Whipple spoke on the subject. The membership increased considerably, and has reached eighty-five (85) members.

Of this membership twenty-nine (29) are men and young men, forty-four (44) ladies and young ladies, and twelve (12) are under-age.

Since the covenant was started in June, 1907, the total amount given by the tithers up to the first of July, 1908, is \$4,439.43.

During this same period, the amount given by the remaining members of the church (numbering about 515) was \$3,020.96. Of this \$2,459.79 was for current expenses and \$561.17 was for different objects of benevolence to which our church contributes.

From these figures we see that the average amount given per member by the tithers was \$52.23, and the average amount given by those who were not tithers was \$5.86. The tithers averaged nearly ten times as much per member as the non-tithers.

The members of the covenant are representative, and I believe in a year's time we could do marvelous things if we all paid God His part. May God speed the day.

Dublin, Ga., July 15, 1908.

Fraternally yours,

J. B. DONALDSON, Treasurer

### LATER RETURNS.

Pamphlet No. 10, "Christian Service for Laymen," was published in the latter part of 1911. At that date reports had been received from about 70 churches. Of these only 21 were sufficiently definite to allow of careful tabulation.

This new edition of No. 7, "What We Owe and the Result of Paying It," goes to press about May 1st, 1912. Up to date about 21 churches have reported.

Including the 21, the records of which are tabulated and analysed in pamphlet No. 10, 54 churches which have adopted tithing as a part of their financial system, have made full reports. Careful examination shows that if all were tabulated and analysed, the results would be about the same, so that nothing would be gained by publishing a larger list.

### One Item Omitted

In the analyses of the reports from 21 churches published in pamphlet No. 10 one fact of exceeding importance was omitted, viz: the number of churches in which the proportion of tithers who had no regular income.

The 54 churches report 1,240 tithers made up as follows:

Men tithers .....	477
Women tithers .....	639
Children tithers .....	124

Total.....1,240

Of this total no less than 463, nearly 39 per cent, are reported as having no regular income. And yet with this handicap the average contribution of tithers as compared with non-tithers in the 21 churches is in the following proportion:

To Home Church Support—Tithers.....	\$30.34
To Missionary and other causes.....	12.72

Average for each tither.....\$43.06

To Home Church Support—Non-tithers.....	\$ 4.60
To Missionary and other causes.....	1.64

Average for each non-tither... ..\$ 6.24

As already stated if the reports of the entire 54 churches were tabulated instead of only the 21, the average for each tither would not be essentially changed.

## The Results of Paying What We Owe in a Denomination.

So far as known to the writer, there is but one evangelical denomination in the world which accepts the tithe as a church tenet and belief and regards the law of the Tithe as of the same binding force as the law of the Sabbath. I refer to the Seventh Day Adventists. While the percentage of their growth in Church membership has been large, having increased in all the world from 5,440 in 1870 to 104,526 in 1910, the financial results of their recognition of the law of the Tithe are far more remarkable.

The following figures are condensed from the official report of the Church up to and including the year 1910:

### Church Work.

Year	Membership	Annual Tithe	Mission Offerings	All Other Funds	Per Capita of Total funds
1870	5,440	\$21,822.46	.....	.....	....
1880	15,570	61,856.88	\$22,000.00	.....	5.39
1890	29,711	225,433.98	50,726.61	\$10,935.36	9.66
1900	75,767	510,258.97	95,615.24	21,558.93	8.28
1910	104,526	1,338,689.65	458,943.70	426,134.17	21.27

## Sanitariums.

Year	No. of Sanitariums	No. of Physicians	Total Employees	Assets
1870	1	6	35	\$44,221.54
1880	2	10	165	190,956.74
1890	3	15	315	548,923.45
1900	27	74	1,216	1,294,474.73
1905	55	80	1,300	1,600,000.00
1906	66	90	1,400	2,000,000.00
1907	64	95	1,596	2,344,283.65
1908	80	111	1,843	2,766,346.50
1909	78	110	1,834	3,261,181.14
1910	74	116	1,989	3,368,041.46

## General Summary.

Year	Conferences	Missions	Institutions	Total Denomina- tional Investment	Percent of Gain
1865	7	1	1	\$ 38,712.53	.....
1875	13	2	5	282,179.55	628.92
1885	28	3	11	885,382.97	213.79
1895	36	22	29	2,858,725.82	222.89
1905	80	56	126	a 4,799,419.51	67.88
1910 b	106	87	188	a 10,633,266.71	b 121.54

a Including value of church buildings; not included for previous years.

b Gain for five years, instead of for ten, as above.

Laborers—4,346 evangelistic; 3,918 institutional, a total of 8,264,—related to entire communicants as 1 to 13..

## All Religious Bodies in the United States U. S. Census Report for 1906.

	Per Capita.
Salaries of Ministers.....	\$2.11
Home Missions .....	.39
Education .....	.53
Hospitals and Asylums .....	.25
Foreign Missions .....	.27
Total .....	\$3.55
Protestant Membership in the United States.....	20,287,742

## S. D. Adventists in United States Statistical Report for 1910.

	Per Capita.
Salaries of Ministers.....	\$13.52
Home Missions .....	3.58
Education .....	1.67
Hospitals and Asylums.....	.95
Foreign Missions .....	6.58
Total .....	\$26.30
S. D. A. Communicants in U. S.....	63,917

## The Lesson of These Statistics

The bane of the financial policy of the Protestant Church has always been its dependence upon the rich and well-to-do of its membership. Unless these statistics and testimonials are the rankest kind of falsehoods, there is absolutely no necessity for it. Besides such a policy deadens the spiritual life and lessens the personal happiness of a very large proportion of the membership.

The note of personal happiness and joy that tithing brings runs through all these experiences. Written as they have been for publication, these testimonials are naturally more or less formal. Very different in tone are the hundreds, thousands probably, of private letters received by the writer during the many years he has been engaged in this work, bearing glad witness to the joy of a kind of service for the Master that means something practical, something definite, something more, yes, a very great deal more than mere Church membership and attendance at Church meetings.

The money and effort spent in trying to convert well-to-do and rich people of mature years to tithing is well nigh wasted. Not so among the young or those of limited and moderate income and the habit once formed, is rarely abandoned. Increased gifts to Christ's work keep pace with growth, opportunity and increased income, and the joy of giving grows even more rapidly.



## A New Reading of Malachi 3:10

10—Bring ye all the tithes into the store-house, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.

11—And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, said the Lord of hosts.

12—And all nations shall call you blessed: for ye shall be a delightsome land, saith the Lord of hosts.

"Why a new reading," you ask, "when it is an exact copy of the old." Because the usual quotation ends with the 10th verse. The 11th and 12th are very rarely quoted. The 10th verse does not mention the kind of blessings, God promises as a reward of tithing. The 11th and 12th do. The word "Blessings" to most laymen has a kind of spiritual sound.

Evidently in this passage God intended it to mean good crops with no blight on the grain and fruit. It is plain that He meant what we would call in modern English temporal, financial prosperity. It is but another method of saying what is said in another place: "Honor the Lord with thy substance, so shall thy barns be filled with plenty. Shortened to the terseness of our every-day speech it would read, "Tithing pays, try it and see."

If you doubt that tithing pays financially in modern times and under modern conditions just as it has done in all the ages past send for a copy of pamphlet Number 7, "What We Owe and the Results of Paying It."

## **WHAT WE OWE AND THE LAW BACK OF IT**

This article was written for the introduction to "Gems of Thought on Tithing" by George W. Brown, Lemcke Building, Indianapolis, Indiana. I heartily commend this little volume of 225 pages.



## What We Owe and the Law Back of It

Of all the centuries in the world's history the nineteenth is unapproached in the number and importance of inventions and discoveries. Every one of these possessing any real value is based upon one or more of God's natural laws. The laws themselves have always existed and have never changed. The discoveries have been of the laws, the inventions of their use and control. The laws of electricity were exactly the same when the Pharaohs were building the pyramids that they are today when we are using them to run our street cars and light our homes.

That there are foundation and fundamental financial and business laws the observance of which is absolutely necessary to any success worthy of the name no one will deny. Yet if any reflecting business man of ordinary intelligence were asked to name that one institution of all others which succeeds, in so far as it does succeed, while ignoring, disregarding or violating all the common fundamental laws of business, he would unhesitatingly name the Protestant Christian Church. Instead of being founded upon law, its whole financial system is built up very largely upon sentiment, custom and emotionalism. Its consistent and persistent attitude toward even its own members, to say nothing of those outside its membership, is that of begging. "Give," "Give" is not only the keynote, but the whole gamut of its appeals for support. No law of debt or payment is appealed to or recognized.

The best evidence of the Divine origin of the Christian Church is that it is able to stand such financial treatment and make any progress whatever. Any human institution conducted in similar fashion would very soon become bankrupt.

All fundamental laws are God's laws. The laws themselves are never lost, but the control and use of them may be lost or discontinued, or both. Two thousand years ago the Romans knew and used the chemical laws of making cement that would outlast the stones it bound together. Knowledge of the law was lost for centuries and was rediscovered, if indeed the discovery was genuine, within the last hundred years. The loss and rediscovery of the chemical law governing the art of glazing pottery is another familiar example.

### The Tithe a Law of the Race.

God's law of the Tithe always has been and is yet, not a Mosaic or Jewish law, but a law of the human race. Clay tablets found in the ruins of ancient cities show that it was observed hundreds of years before the father of the Jewish race was born. Knowledge of the law and of the benefits that follow its observance have largely been lost sight of, but have never been entirely lost. More and more in recent years not only the law itself, but the beneficial results, both spiritual and financial, that follow its faithful observance, are forcing themselves upon public attention. These results are no less marked in churches where any considerable proportion of the members tithe their income than upon the individual tithers themselves.

It is trite to say that it is both wise and profitable to obey all of God's laws. The observance of each and every one of them contributes to our happiness and prosperity both temporal and spiritual. We never outgrow even the least of them, nor can we ever safely or profitably neglect or refuse to obey them. If we do and when we do, the only safe and sane course is to return to our Father, our God, and renew our obedience.

The twin laws that the seventh of our time and the tenth of our income shall be devoted in a special sense to God's service have never been repealed or abrogated, although until recent years the law of the Tithe was almost universally disobeyed; indeed, comparatively few had any distinct knowledge of its existence. Yet neither of these laws, the law of the Sabbath or that of the Tithe, was an arbitrary dictum of the Almighty.

Both have their foundation in human needs, and both were promulgated for our benefit. In so far as they enhance God's glory they do it through the good we receive by obeying them. From the standpoint of health and physical well being, to say nothing of both temporal and spiritual advantages, we can not afford to ignore resting and changing the current of our thoughts every seventh day; neither from the standpoint of financial success in any true sense, to say nothing of spiritual uplift and

growth, can we afford not to consecrate specially to God's service one-tenth of our income.

## The Tithe a Debt.

The distinction that the tithe is distinctly a debt and not a gift should never be lost sight of. The expression "Give God the tithe" is not only wrong, but in a very literal sense is belittling God. You do not "give" your banker the interest you owe him, nor "give" your grocer the amount of his bill. Yet neither is more of a debt than the tithe we owe to God.

We all, ministers and laymen, live under God's law of the Tithe. We can obey it and reap the reward that all honest men enjoy in paying their debts. We can disobey it and suffer the penalties of disobedience. One of the penalties to the individual is the everywhere obvious indifference of church members to their obligations to support the Church, its ministry and its missionary enterprise. Another is that it fosters the sin of covetousness, which is the one commandment of the ten that we can violate all our lives and not know it. Our neighbors can and do know it, however, and mark and comment on its increasing power and control over us as we grow older.

## The Church and Its Ministers Humiliated.

But the saddest and most humiliating result of disobeying God's law of the Tithe is apparent in the Church itself. Instead of selecting the strongest men to administer funds, it sets them to begging for them. Instead of a surplus in all missionary funds and society treasuries, there is a constant deficit or dread of one. Instead of "meat in mine house" there is emptiness. Instead of the cheerfulness, of prosperity, there is the gloom that always follows debt or the fear of debt. Over the open and inviting door to the most noble and most attractive calling in the world the ministry of Jesus Christ, which would be crowded by enthusiastic thousands of the brainiest, best educated and most consecrated young men of our country, we have placed a warning sign.

That sign reads, "All who enter here must not only become practical beggars for all the money necessary to carry on and advance the causes nearest the heart of Christ and their own hearts, but also very often must practically beg the money necessary for their own and their families' support."

No wonder the brightest and best of the students in the seminaries are eager to be sent to foreign fields. There, most of them, teach tithing and leave the begging to be done here at home.

As has already been stated, the law of the Tithe is as old as

the human race. Once it was practiced by heathen nations, but that only proves its antiquity. It was reaffirmed, not enacted in the Jewish law for the benefit of the Jewish people. The first mention of the tithe in the Bible after Abraham is the simple statement, "The tithe is the Lord's" and afterward directions were given as to what should be done with it.

### **The Law of the Tithe not in the Decalogue.**

To claim that the law of the Tithe is not binding because it was not included in the Decalogue would be as foolish as to claim that the law of love to our neighbor is not binding, because it too, is omitted. "Thou shalt pay thy just debts" is not in the Decalogue. Yet no one asserts the right to be dishonest because of that fact. "Thou shalt not be a hypocrite" was not written on the stone tablets, yet we never hear of hypocrites shielding themselves behind the omission. If any one, while denying the obligation of the law of the tithe, claims that the law "Thou shalt not steal" covers the case of the dishonest debtor, does he mean that it should be understood as reading "Thou shalt not steal any thing except God's tithe"?

If God had chosen to put in the original fundamental commandments one reading "Thou shalt pay thy honest debts," should we understand that it had only a limited application; that it did not apply to debts owing to God? If he should say of any thing "This is Mine," as he always has and does now of the tithe are we justified in replying, "It may be Yours, but we propose to take it, to steal it, or, in Bible language, to rob You of it? Furthermore, we propose to claim that at the same time we are honest people and that we pay our debts. We acknowledge Lord, in a general way, that You have furnished us and continue to furnish us day by day with absolutely everything that contributes to our happiness in this world, but we deny Your claim that any definite proportion of our income shall be devoted to Your work in the world in recognition either of Your kindness or of Your real ownership of all the capital of whatever name or nature we possess. Oh, yes, we will continue to pray to You to bless and prosper us in our business and our temporal affairs, but we stipulate that we can not recognize any obligation other than occasional expressions of thanks to show our gratitude for Your constant kindness. Some of us are willing to go further than this. If at any time we happen to be present at church or elsewhere when appeals are made for financial help for the causes nearest to the heart of Christ, Your Son, our Saviour, we will contribute as a gift in proportion, as near as we can estimate it, to what our friends and neighbors give. Whatever we do, however, must be

regarded as a gift, not as paying a debt. We do not recognize any obligation to pay to You or to Your work in the world any definite proportion of the income we make in the use of the money or property You have intrusted us with?"

Is this picture in any respect overdrawn? I protest that it is not. I only wish that I could make it stronger and draw the lines deeper and more distinct.

I have heard many excellent people say "I believe in the tithe as a minimum, but the rich ought to give much more than the tithe." If the tithe is a gift to God, such language is pardonable. If the tithe is a debt, it is absurd. Every honest man, rich or poor, does his best to pay his debts. Gifts come afterward. God calls them free-will offerings. The trend of the best modern Christian thought is unmistakably and increasingly toward the restoration of the tithe as the only proper as well as the only possible adequate method of financing the building up of Christ's kingdom on earth. As professing Christians have we not long enough made fools of ourselves, made our profession a laughing stock and kept the Church in a constant attitude of beggary? Is it not full time that we abandoned our man-made makeshifts and adopted God's financial plan and resolve henceforth to obey the law of the Tithe?



## **"Ordinary" Tithing Pledge**

I want to please and honor my Saviour. I believe it would both please and honor Him were I to devote a definite proportion of my income to His service.

I hereby agree to do this and I also agree that the proportion so devoted shall be one-tenth of my net income.

Name \_\_\_\_\_

Address \_\_\_\_\_

Date \_\_\_\_\_

## **"Storehouse" Tithing Pledge**

I want to please and honor my Saviour. I believe it would both please and honor Him were I to devote a definite proportion of my income to His service. I hereby agree to do this and I also agree that the proportion so devoted shall be one-tenth of my net income.

Believing that I can most honor Him and also honor the Church by contributing this amount to and through the Church of which I am a member, I hereby agree to do this.

Name \_\_\_\_\_

Address \_\_\_\_\_

Date \_\_\_\_\_

Above are specimen pledge cards either of which can be obtained, printed on cardboard, postage paid, of the undersigned at the prices here given:

25 of either .....	\$0.20
50 of either .....	.30
100 of either .....	.50

In ordering please be careful to state which kind of pledge is desired.

LAYMAN, 143 N. Wabash Ave., Chicago.

## **CHRISTIAN SERVICE FOR LAYMEN**

In this pamphlet the author tries to show that the standard by which Christian work for ministers is measured is fundamentally inapplicable when applied to laymen. The work of the preacher, the teacher, the physician, the missionary must of necessity be done personally. The best and only constant work of laymen for the Master must in nearly all cases be done by proxy. In other words by men and women trained for special service. If we contribute our share toward the training, equipment and support of these specially trained workers, we are their partners and share in all the results of their labor. If we do not we are shirkers, and the world has good reason for questioning whether our professed desire for the growth of Christ's Kingdom on earth has or has not the ring of sincerity.



# Christian Service for Laymen

By a Layman.

## To Ministers

As ministers and preachers your viewpoint of Christian work and life's duties is radically different from ours as laymen. You measure your success by the number of people you can induce to attend Church, prayer service and other religious meetings, and influence to make a public confession of faith in Christ. You earn your livelihood, your salary, by this work, and your salary, the comfort of your family, and the education of your children depend upon your success. Your life-work centers in the Church and its related activities. Your thoughts, your reading, your writing, your visiting, practically all your working hours are devoted to Church, Church life and Church interests. A live preacher preaching to and ministering to a live Church is your ideal of a useful and successful life. From boyhood or early manhood your thinking, education and training have been along these lines. It would be against nature if you did not look at life's duties and responsibilities from the ministerial, the preacher, the Church standpoint.

## Not Our Viewpoint

But this emphatically is **not** the natural standpoint of laymen. We make our living and provide for our families by other methods. Of necessity, our time, our thoughts, our labors during week-day working hours are devoted to secular objects. The most of us support ourselves and families by selling our time and labor to others. In some form or other, we, like ministers, are employes. They are employed by and work for the Church along religious lines. We work for individuals or corporations along secular lines. Our time, like theirs, belongs to our employers. We would be no more pardonable if we spent the time we have sold to those who pay us wages or salaries in working for the Church, than they would be if they spent the time they have sold to the Church in secular employment. In one respect alone do we occupy the same standpoint. It is as much our duty as theirs to live the Christian life, but as between them and us, the channels of that life are widely different.

## Ministers Go to Church to Work; Laymen to Worship

Naturally their conception of Christian work is from the standpoint of their own experience. Not six alone, but seven days in the week they work in and for the Church, and they, we, and the world at large measure their success by the number of us laymen that they can influence to attend the different services and become church members and professing Christians. They go to church to work. We go, or ought to go, for worship, for spiritual food. Precisely as we go to our tables at home for food for our bodies, we go, or ought to go to church for food for our souls, for our spiritual natures. Preparing and furnishing that food is work to them, but we have nothing to do with its preparation, and certainly partaking of it is not Christian work.

The natural result of work is to increase appetite, hence we can understand why ministers so greatly enjoy worship and religious service, especially when conducted by others, but partaking of food material or spiritual was never intended to create an appetite for more eating. In both cases the object of food is to sustain life and furnish strength for work.

### What Is Christian Work for Laymen?

The all important question is, what is—for laymen I mean—Christian work? We have heard the answer scores, probably hundreds of times. "Teach in Sunday school, take part in prayer meeting, talk to people about their soul's interests and try to induce them to come to church." But all these answers are from the minister's standpoint. They center around and in the church. Taking them in their order, we can't all teach in Sunday school. Many of us are incompetent, and if we were all competent, whence would come the pupils? Besides it would take only, say about four or five hours of our time to prepare and teach the lesson, and there are about one hundred and twelve working hours in the week—what would be our Christian work during the remaining one hundred and seven or eight hours? If we go into classes we would again be partaking of spiritual food. The same is true if we attend prayer meeting and keep silent. If we speak or lead in prayer all who hear us cannot help mentally commenting; "These are words, talk, but what are your deeds? What real work do you do? What service do you render? What sacrifices do you make for Christ outside of church walls?" Exactly the same questions are mentally asked whenever and wherever we try to talk to people about their soul's interests, and if we have even a very ordinary amount of common sense, we are conscious of it. We are equally conscious that not only those we talk to, but everybody else has a perfect right to ask the same questions, and does ask them.

## Some Suppositions

But suppose ministers are right in their exhortations and directions regarding Christian work for laymen. Suppose the impossible could happen and that we all taught in Sunday school, and, lacking pupils, scoured our neighborhoods to find them until there was no room for more. Suppose we crowded the prayer meeting and filled every minute of the hour or more with short earnest talks and prayers. Suppose we embraced every possible opportunity to talk to people about their souls' interests. Suppose we induced hundreds of non-churchgoers to attend church. Suppose they all became professing Christians and following the ordinary pulpit teaching and our example persuaded other hundreds to do likewise until we would need larger churches and more of them to hold the people, then what would happen? I need not ask the question. Every thinking man knows the answer. History would repeat itself as it has already done thousands of times in this and other lands. First: to the great majority would come lukewarmness, then indifference, then neglect, then coldness, and finally probably to a large number, hatred.

## Why We Backslide

Of course the exceptions to this are that small minority of converts at revivals who continue teaching, or who engage in some of the recognized forms of church work by laymen, which can only be properly measured by the teacher, the preacher or, using the word in its highest and best sense—the "talk" as compared with the "deeds" standpoint.

With these exceptions the great mass of converts at ordinary revivals backslide in the manner described. Their faith dies because it is alone. It is not linked with deeds.

Now there is nothing unnatural in all this, nothing to be wondered at. The results are absolutely natural and to be expected. Doubtless there are other causes, but in my judgment and experience the latter based on a good many years of observation, a very large proportion of the result is due to the mistake of measuring the Christian life and work of laymen by the ministerial, the preacher, the teachers' standard.

The reason is obvious. The preacher, the teacher, the exhorter, the talk standard for Christian work was never intended for us ordinary laymen. What is work for them was meant for, and is, food for us. Partaking of food spiritual or material which is not followed by work, becomes in time harmful rather than helpful. In either case it produces laziness, and in time, aversion and disgust at the sight or mention of food. The perfectly natural result of partaking of spiritual food without

more Christian work than at least four-fifths, probably nine-tenths of us laymen do is to make us not only sermon hardened but worship and prayer hardened. When we reach that stage the remedy is not more worship or more prayers but more work.

### **How Can Laymen Do Effective Christian Work?**

Conceding that our work and share in building up Christ's kingdom should not be measured by the teacher, the preacher, the missionary standard, the all important question is, what is for laymen real, paying, effective, satisfying Christian work? Answering this, to all thinking Christians, question of questions, I believe that in the early future we laymen will get down to business, and ministers, of all men ought to help us. Sooner or later we will realize and shape our Christian life and work for the Master upon the realization that effective work for Christ does not differ from any other kind of work. That the best work is done by division of labor, by proxy. That "every man to his calling" means what it says. That our calling as laymen, whether it be as laborers, mechanics, clerks, stenographers, nurses, farmers, teachers, merchants, manufacturers, bankers, anything by which we make an honest living, is as sacred and as honorable in the sight of our Heavenly Father, as well as in the sight of all thinking men, as that of evangelists, preachers, or missionaries. That religious work is not an exception in the world of industry. That good work done by proxy is just as acceptable as if done personally. That specially equipped visitors, teachers, preachers, nurses and physicians can do the work for which they were educated and trained far better than we can. That it is just as much our duty to furnish the money necessary to support them, and furnish all the needed equipment for their work as it is theirs to do the work itself for which they were trained. That if we do this by contributing proportionately from our income as God prospers us we are sharers in the results, and blessings just as much as if we personally did the teaching, nursing and preaching ourselves.

### **Tithing Answers the Question**

If we contribute a certain definite proportion of our income to the Master's service, no matter where or how the money is spent, we are sharers and partners on God's books of record in all the benefits and profits. And these benefits and profits are far greater to us in personal happiness and in building up our Christian character than they can be to others. Summing up the whole subject in a single sentence, the only possible method by which we laymen can bring our religion into practical use to ourselves and others every working hour of our daily lives, is by pledging and paying a certain definite proportion of

our income to the advancement of Christ's kingdom in the earth.

If we do this, and that proportion is the God ordered measure of one-tenth, no matter whether we are thinking about it or not, we know that one-tenth of every working day, one-tenth of every working hour, yes, six seconds of every minute is devoted to the Master's service just as acceptably as if we were in Church singing His praises and joining in His worship.

### Key Word of Christ's Teaching Is Do

Words are not deeds and no teacher ever drew the distinction between profession and practice more sharply and distinctly than did our Savior. The ten Commandments and much of the Old Testament are full of "Thou Shalt Not's," in modern English "Don'ts." There are almost no "Dont's" in Christ's teaching. The key-word of it all is "Do—Do."

### For Whose Benefit Is the Law of Tithing?

There is one foundation question about all forms of doing, giving, and especially tithing, that is nearly always answered wrong. What is doing, giving, paying, tithing for? For whose benefit? The emphasis of the answer is almost universally placed upon the needs of individuals, the needs of the cause, the needs of the work, the opportunities for doing good, etc. All excellent, but the emphasis ought to be reversed. **God instituted tithing and giving for our benefit.** The law of the tithe was made for man just as certainly as the law of the Sabbath. The benefits to others are incidental and subordinate to the benefits we ourselves receive. All God's laws are universal. Those who receive our gifts and tithes are under the same laws of tithing and giving that we are. If they disobey them they suffer the penalty just as we do.

### A Bundle of Facts

Facts, statistics, experiences make deeper and more permanent impressions upon us all than statements or arguments however sound. Here are some facts that ought to be convincing.

In May of this year, 1911, I sent circulars to the pastors of a large number of churches which had adopted tithing as a part of their system of church finance. With the circulars and accompanying letter were cards containing the following questions with space for replies:

Name of church.....  
 Total membership.....  
 Tithers..... Non-tithers.....  
 Average contributions tithers during....years for Home Support \$.....



Average contributions non-tithers during....years for home support \$. . . . .  
 Average contributions tithers during....years for other causes \$. . . . .  
 Average contributions non-tithers during....years for other causes \$. . . . .  
 Number of Men tithers.... Women.... Children....  
 Number of tithers in business or professions. . . . .  
 Number of tithers, wage earners or on salaries. . . . .  
 Number of tithers without regular income. . . . .

Also the following questions:

1. What is the average wealth of Tithers compared with that of Non-tithers?
2. How does the average **present** financial prosperity of Tithers compare with that of Non-tithers?
3. How does **present** financial prosperity of Tithers compare with **their own** before commencing to Tithe?
4. How does the spiritual life and Christian activity of Tithers compare with that of Non-tithers?

While the other information asked for is interesting and to a degree important, by far the most important questions are the last four; those relating to the results of tithing upon the temporal prosperity and spiritual life and activity of those who have adopted it.

While stating that the information was desired for publication, I made a mistake in not stating that no names of writers or of churches would be published. In view of the nature of some of the questions, to publish names would not be wise. Of the 70 or more replies received to date, only those from twenty-one churches are complete enough to admit of careful tabulation. These are from several denominations and are fairly representative in every respect.

The first edition of this pamphlet was published in the latter part of 1911. Up to April 1, 1912, a total of between 150 and 200 replies were received, 54 of which could be analyzed and tabulated in the same manner as the 21 herein given. Careful examination shows that if all were tabulated the results would not be essentially changed. Many of these replies are printed in full in the new edition of No. 7 "What We Owe and the Results of Paying It." Also one item omitted in this analysis, viz: the very large proportion of tithers who have no regular income. A copy of this pamphlet will be sent to any address upon request.

The result of the summary for the twenty-one churches is as follows:

Total membership.....	5 878
Average for each church.....	280
Number of men tithers in the 21 churches.....	265
Number of women tithers in the 21 churches.....	366
Number of children tithers in the 21 churches.....	84
<hr/>	
Total number of tithers.....	715
Total number of non-tithers.....	5,163

The 715 tithers contributed to Home Church Support for one year, \$21,603.00. Average for each, \$30.34. The 5,163 non-tithers contributed for the same period, \$23,797.76. Average for each, \$4.60 as against \$30.34. The difference per annum in favor of tithers, \$25.74. To Missionary and other causes during the same period the 715 tithers gave \$9,098.47. Average for each, \$12.72. The 5,163 non-tithers gave to missionary and other causes during the year \$8,477.18. Average for each, \$1.64, as against \$12.78. Difference for each in favor of tithers, \$11.08.

As to the four other important questions. In only two churches was the wealth of tithers given as greater than that of non-tithers. In one of these with a membership of 140, 44 tithers made up of 16 men, 25 women and three children gave to Home Church Support an average of \$22.43 each. The non-tithers gave 32 cents each. In the other, where the tithers had the most wealth, tithing has been practiced for 10 years or more. The pastor of this church writes: "We have men in this church who have grown rich while tithing."

Answering the second question. In two churches the pastors reported that they could see but little, if any difference between the prosperity of tithers and non-tithers. In all the rest the tithers were the more prosperous. Answering the third question as to the comparative prosperity of tithers themselves before and after commencing to tithe, the replies are unanimous. All are more prosperous financially. To the question regarding the Christian life and spiritual activity of tithers and non-tithers one pastor only, stated that he could see little difference. All the rest reported that the tithers were much more active and enthusiastic in church work than the non-tithers.

It is interesting to carry these figures a little further. Leaving out Home Church Support, suppose those 5,163 non-tithers had given as much to missionary and other causes as did the 715 tithers, \$12.72 each instead of \$1.64 per member, and please remember that \$1.64 from each is rather above than below the average for the Protestant church in this country. The result

for those 21 churches would be a total of \$74,771.00, an average of \$3,560.00 for each church.

But this is not all nor is it the most important part of it. The pastors and laymen who gave these figures and statistics over their own signatures with permission to publish them, are utterly mistaken regarding the comparative prosperity of tithers and non-tithers, or these 5,163 non-tithers would have been better off financially if they too, had tithed their incomes.

### Statistics Representative

Now I have every reason to believe that these reports are representative of very nearly the average Protestant churches in this country in opportunity, wealth and membership. They include churches in such cities as Chicago and Indianapolis; also smaller cities and towns, and country churches with a membership chiefly of farmers. They represent several denominations, Methodist churches naturally predominating as there are more of them. They are chiefly in the middle west though they include churches in New York, the Carolinas and states on the Pacific Coast. The membership of the twenty-one churches ranges from 75 to 702. The average is 280. The tithers are composed of about the same proportion of men, women and children as the rest of the membership.

As already stated, while I have received reports from over 70 churches, those from 21 only could be fully tabulated. The replies from all the others regarding the comparative prosperity of tithers and non-tithers were uniform with the 21 whose reports are given. Some of them were stronger and more emphatic.

### Air Castles Now. Possible Realities Later

Now it is easy to build air castles on these figures. A denomination of a million members would have over \$12,000,000 for missions annually. It is also easy to guess what is passing through every minister's mind as he reads or listens to these statistics. He is thinking of what could be done if all his and other church members would become tithers. All the unpleasant features of his calling would vanish. There would be no calls for money. Church and missionary treasuries would be full to overflowing. Missionaries by the ten thousand could be sent all over the world. This generation would not pass away until every man, woman and child on the habitable earth would have an opportunity to learn of Jesus Christ. All the churches, schools and hospitals needed in this and other lands could be built and properly equipped. The teachers, preachers, physicians, nurses and helpers in these institutions could be well supported during active life and cared for when past the working age. Poverty

could be prevented or greatly alleviated all over the world, and all this would be done by professing Christians.

### The True Vision At Home

Truly a glorious vision but not nearly as glorious as if we will look the other way. The law of tithing was never enacted or promulgated for the benefit of others. God meant it for **our** benefit, for our financial benefit, for our spiritual benefit, to help us build up strong, dependable Christian characters. To bring us into financial partnership with Him. To enable us to bring our religion into practical use every working hour of our lives. To make us happier. To make us more useful both to ourselves and to others. Negatively to save us from idolatry which is covetousness, and to keep us from narrowness and stinginess, especially as we grow older.

These, and others like them are the benefits God intended should result from tithing. That they do so result is beyond question. The true vision is at home, the vision abroad, bright though it be, is secondary.

For thirty-five years I have been circulating literature urging Christians to adopt tithing as a rule of life for financial reasons. At first I was as skeptical that tithing would always result in increased prosperity as most Christians are today. For years the literature I circulated was largely interrogative. I wanted facts, not theories. Especially was I anxious to learn of exceptions to the rule that tithing pays, pays in dollars and cents.

For several years I traced by correspondence every exception I could hear of to its source as nearly as I could. In practically every case failure was due to causes which had nothing to do with tithing.

### The Law of Tithing Consistent

There are limits to the financial results of tithing. All that is claimed is that those who adopt it as a rule of life because they desire to honor God with their substance will profit financially by tithing.

But tithing will not affect conditions and circumstances with which it has no connection. It will not make rich land out of poor. It will not take the place of fertilizers or careful cultivation of crops. It will not produce rain. It will not make a successful merchant out of an untrained farmer. It is not a shield against bad debts. It will not help speculation. It will not take the place of special training in any calling. It will not produce sickness for the benefit of tithing doctors nor law suits for tithing lawyers. It is not a substitute for brains or tact. It is not many other things with which it has no relation, but it is a sensible,

practical, easily followed and financially profitable method of honoring, in other words, **worshipping** God with our substance. If practiced by all Christians, they would be both financially and spiritually richer. They would love their churches more, and would live happier and far more useful lives.

### The One Great Objection

What I write and say is from a layman's standpoint. Experience and observation long ago convinced me that the one objection to tithing that overshadows all others in the minds of laymen, is that they think it is too much. **They think they cannot afford it.** Thirty-five years of very wide observation involving the results of many millions of printed inquiries as to the financial results of tithing has convinced me beyond the possibility of doubt, that no Christian who wants to please and honor his or her God and Savior can afford not to tithe.

### Closing Words

A closing word to ministers. It is a hard thing to say, but candor compels me to say that my experience for many years shows that it is harder to persuade ministers to adopt and advocate tithing as a rule of life, than laymen, especially young men and women. There are two reasons for this, one of which lies at the basis of human nature. Your working hours are all devoted to the Master's service, hence whether you give little or much, your consciences are at rest.

If you do not set aside a definite proportion of your income to the Master's work, you have no definite sense of spiritual loss. You do not necessarily back-slide or become cold and indifferent as the ordinary layman does because he cannot help it. You may not express it in so many words, but your sub-conscious thought is, "Why set apart a tenth of my limited income when my whole life and energies are consecrated to Christ and His kingdom."

The other reason is that practically all ministers are liberal givers. As a class, you are far more liberal than we laymen. If all lay Christians were as liberal givers as are our ministers, there would be no financial need to advocate tithing.

But there remains to you the supreme question of duty, duty not so much to yourselves as to your people. They naturally and rightly look to you for leadership. You cannot be a leader in any movement in which you decline to join. You cannot consistently advise a member of your church to make a sacrifice (though it is not a sacrifice in the sense of loss) for the Master that you for yourself refuse to make. I know this is delicate ground but I want to be frank with you. I will be equally frank in another direction.

## Ministers Should Be Just to Themselves

It is more than probable that most ministers if they would keep an accurate account of the actual money they spend for the cause of Christ, and which in simple justice they ought to charge to tithing account, they would find that they were already giving a tenth. In some cases, yes, in many cases more than a tenth. If you, my ministerial reader, will try keeping a careful account of what you and the members of your family give at church, prayer meeting, Sunday school and other church organizations, all you spend attending funerals and visiting the sick outside the membership of your own church which alone pays your salary, of all your expenses attending meetings of various kinds, which as a minister, you feel you ought to attend, but where you must bear at least a part of your expenses, I believe the great majority of you will find you are already giving a tenth.

There is another large item of expense which appears to be inherent in the minister's calling, which, if you are tithers you ought to charge to tithing account. I refer to entertainment. By this I do not mean the expense of entertaining your friends or any of the ordinary expenses that enter into the social life of us all and from which we derive a great deal of our purest and sweetest pleasure.

I refer to the expense of entertainment that you must incur simply because you are a minister. I need not go into details, you know them better than I do. But you cannot escape them without injury to your reputation and influence.

I will mention only one. A minister's home is usually a kind of ecclesiastical hotel. Very many people who are engaged in some form of Christian work feel perfectly free to claim the hospitality of the minister. You may be glad to extend it, but the cost, which during the year often amounts to quite a large sum, must come out of your oftentimes meagre salary. If you are a tither this expense ought to be charged to tithing account.

Another expense ought to be mentioned. You have probably more than your share of calls to help the "Down and Out." You and they may out of courtesy or kindness call what you do for them "loans." Usually it is downright charity and ought to be included in your tithe account.

Aside from the fact that tithing is God's money law just as the Sabbath is his time law and hence equally binding upon us all, perhaps the chief reason why all ministers ought to tithe their incomes is the influence your example will have upon laymen.

## Four Important Questions

In the wide range of your activities can you think of any

other one thing you can do that will be as productive of permanent foundation results in the building up of the Master's kingdom in your own church as for you to become the leader of your people in tithing?

Can you think of anything that would be more helpful in your own church than for a liberal proportion of your members to become tithers?

Can you reasonably hope or expect that any efforts you and other ministers may put forth for improving the present shameful conditions of church and missionary finances will be as successful as if you and they, by example and teaching, advocate tithing by all church members?

I do not, I cannot believe that your adoption of tithing as a rule of life will result in any financial loss to you personally, but even if I am mistaken, can you not make the, to you, apparent sacrifice for the sake of others and for the honor of the Master?

A copy of this and the following three pages are sent with every order for pamphlets

# **This Circular is Meant to be the Equivalent of a Personal Letter**

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Under the pseudonym of "Layman," the writer has for many years been publishing small pamphlets on the subject of Tithing for circulation in Churches at net cost or less. Quite a number are now out of print, but several are in such constant demand that I do not feel at liberty to discontinue their publication. This work is not done for personal profit.

The object of this circular is to so describe the different publications that parties ordering will have some idea as to the contents and teaching of each.

No. 1.

## **WHAT WE OWE AND WHY WE OWE IT**

This is a pamphlet 5 by 8 in., 16 pages, in which the Scriptural reasons for the permanent obligation to pay the Tithe to God are set forth by a business man, viewing the subject from the business man's standpoint. Price, \$1.50 per hundred.

No. 2.

## **WHAT WE OWE AND HOW TO PAY IT**

The circulation of this 5 by 8, 22-page pamphlet has probably been nearly or quite as large as of all of the others combined. It also is written by a business man, and is in question and answer form. In its pages the effort is made to ask and answer practically all the reasonable objections to, and the difficulties incident to the practice of tithing. Four pages are given to personal testimonials from those who practice tithing. Price, \$1.75 per hundred.

No. 3.

## **THANKSGIVING ANN**

This 4½ by 6, 16-page pamphlet is the story in dialect of an old colored woman who tried preparing the meals for the family of her mistress in much the same way that we make preparations to support the Master's work in the world, and what came of the trial. Price, \$1.00 per hundred.



No. 4.

**THE PEW TO THE PULPIT**

A short, plain talk to ministers. A sample is sent with every package. Price, 80 cents per hundred.

No. 5.

**THE DEACON'S TENTH**

This Deacon's story, contained in a 4½ by 6, 8-page pamphlet, tells in homely language how a Deacon became a tither and the results to him and his family. Price, 80 cents per hundred.

No. 6.

**THE DIVINE PLAN OF FINANCING THE KINGDOM OF CHRIST**

This 16-page, 5 by 8 pamphlet is an argument by a minister in behalf of bringing all the Lord's Tithes into the storehouse—the modern Church—as the only always successful and satisfactory method of Church and Missionary support. Price, \$1.50 per hundred.

No. 7.

**WHAT WE OWE AND THE RESULTS OF PAYING IT**

Corresponding in size with Nos. 1, 2 and 6. Except the first four and the last two pages, the entire pamphlet of 24 pages is made up of testimonials chiefly from Churches that are practicing bringing the Tithes into the "storehouse," the "storehouse" in these modern times being the local Church. The results upon Church life and Church and Missionary finances are given in detail. Price, \$1.75 per hundred.

No. 8.

**TITHING REMINISCENCES**

In this 20-page pamphlet the writer condenses his experience since 1876 in circulating literature on tithing. The account is brought down to July, 1912. Subsequent editions will contain later experiences. Price \$1.50 per hundred.

No. 9.

**WHAT WE OWE AND OBJECTIONS TO PAYING IT  
and****WHAT WE OWE AND THE LAW BACK OF IT**

In the first part of this pamphlet the more common objections to Tithing are considered and answered. The last part, "What We Owe and The Law Back of It," is a reprint of the introduction to "Gems of Thought on Tithing," by Geo. W. Brown, of Indianapolis. 16 pages Price, \$1.50 per hundred.

No. 10

**CHRISTIAN SERVICE FOR LAYMEN**

A sixteen page pamphlet in which the author tries to show that the standard by which Christian work for ministers is measured is fundamentally inapplicable when applied to laymen. Price, \$1.50 per hundred.

## HINTS FOR PUSHING THE TITHE COVENANT PLAN

1. Get literature and become thoroughly acquainted with its principles and methods.
2. Talk with other Tithers who ought to be interested. When you have a few well grounded, seek recognition of the Church. A large number is not necessary. The first effort to follow this plan was made by eight people.
3. If the congregation is weak financially you may have to allot a larger percentage to Current Expenses than to Missions and Benevolences. Remember that the ideal is to give at least as much to others as is spent on yourself.
4. If you cannot get unconditional acceptance, get tentative acceptance, for at least one year. The plan always demonstrates itself in that length of time.
5. Don't be too ironclad in all requirements at first. The old system has entailed a great many obligations and time must be allowed for adjustments to be made. Keep the main point in mind and work toward it as fast as you can.
6. Be patient. Time will solve many difficulties that rise at the beginning of such a movement.
7. Be persistent. In this business there is no such word as fail.
8. Be prayerful. People are apt to see only the commercial side.
9. Above all, trust to personal effort. Talk it in season and out of season. Keep it before the people at any cost.

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### PRICES

#### By Mail or Express Prepaid:

No. 1, What We Owe and Why We Owe It.....	\$1.50 per hundred
No. 2, What We Owe and How to Pay It.....	1.75 per hundred
No. 3, Thanksgiving Ann .....	1.00 per hundred
No. 4, The Pew to the Pulpit.....	.80 per hundred
No. 5, The Deacon's Tenth .....	.80 per hundred
No. 6, The Divine Plan of Church Finance.....	1.50 per hundred
No. 7, What We Owe and the Results of Paying It..	1.75 per hundred
No. 8, Tithing Reminiscences .....	1.50 per hundred
No. 9, What We Owe and Objections to Paying it } What We Owe and the Law Back of It.... }	1.50 per hundred
No. 10, Christian Service for Laymen.....	1.50 per hundred
No. 11, What We Owe and How to Pay It, 80 page booklet..	5 00 per hundred

Samples of all the above by mail, prepaid, 15 cents.

## HOW TO SUCCEED

Education in Tithing does not differ from any other education. It should be progressive from an awakened interest up to resolution, adoption and continued practice.

It should also be systematic and constant; not emotional, haphazard or spasmodic.

If you are really interested in Tithing and want to see it adopted within a few months by any large proportion of your people or fellow church members, I advise not starting with circulating No. 7. Better start with No. 3, "Thanksgiving Ann." Follow that a week or two later with No. 5, "The Deacon's Tenth;" wait another week or two and give them No. 2, "What We Owe and How to Pay It." Then No. 9, "What We Owe and Objections to Paying It." A week or two later follow with No. 7, "What We Owe and the Results of Paying It." Follow with No. 10, "Christian Service for Laymen," then "What We Owe and Why We Owe It," and a week or two later circulate No. 6, "The Divine Plan of Church Finance." No. 4, "The Pew to the Pulpit," and No. 8, "Tithing Reminiscences," may be distributed at any time, thought best. Meanwhile, the minister should preach at least once on the subject and, of course, give a little explanatory talk about each pamphlet when it is given out. Make it a frequent special subject at the mid-week meeting.

As soon as the movement is organized, a Tithe Bible Class should be started and through that and the regular circulation of Tithing literature the education and interest in the movement can be made effective.

## HOW TO SUCCEED

### An Alternate Method

Experience has shown that the three most effective pamphlets are No. 2, "What We Owe and How to Pay It," No. 7, "What We Owe and the Results of Paying It," and No. 10, "Christian Service for Laymen."

Hereafter these three pamphlets will be published not only singly as heretofore, but as a booklet in attractive paper binding. With the three pamphlets will also be bound "What We Owe and the Law Back of It." The entire booklet will comprise about 80 pages.

Where this booklet is used, I suggest that the order of distribution be as follows:

- 1st, No. 3, "Thanksgiving Ann."
- 2nd, No. 5, "The Deacon's Tenth"
- 3rd, No. 9, "What We Owe and Objections to Paying It."
- 4th, No. 1, "What We Owe and Why We Owe It."
- 5th, No. 11, "What We Owe and How to Pay It" Booklet.
- 6th, The Tithe Covenant Plan of Financing the Kingdom of Christ

The essential part of the subject matter of No. 4, "The Pew to the Pulpit" is contained in No. 10, "Christian Service for Laymen." "Tithing Reminiscences" is largely personal. They can be had for distribution if desired.

The price of the Booklet No. 11 is 6 cents each; \$5.00 per 100. Express or postage prepaid.

The following paragraphs appear in several of the pamphlets.

## AN OFFER AND A CHALLENGE

To any individual or church purchasing and distributing this Tithing literature as suggested in either paragraph "How to Succeed" I hereby offer and agree to refund all the money paid for the pamphlets if the contributions to Church and Missionary support during the year commencing with the beginning of their distribution are not increased over the preceding year by at least five times the amount originally paid for the pamphlets. This offer will remain open during the years 1912 and 1913. LAYMAN, 143 N. Wabash Ave., Chicago.

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## DO YOU WANT YOUR CHURCH TO HAVE MORE MONEY FOR CHRIST?

It is growing more and more common for laymen who are Tithers to spend a portion of their Tithe fund in the purchase of Tithing Literature and circulating it in their home churches as suggested in the "How to Succeed" paragraph. Some are doing much more than this. For instance, one layman in Portland, Oregon, has from March to October of this year (1911) ordered sent to 49 churches something over 27,000 pamphlets. To each church was sent a sufficient number of each of the pamphlets (omitting No. 8, "Tithing Reminiscences," and Nos. 9 and 10, not then published) to furnish one copy to every family. I know of no other proportionate investment that will bring so much money into the Lord's treasury. Do you?

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Extract from the "Stone Wall-Breaking-Down" Sermon by Dr. Joseph Parker of London, preached in New Court Chapel, Tollington Park, on behalf of the Colonial Missionary Society, Monday, May 13th, 1895:

**"Now, if I was constructor of Congregational Churches I would never allow any man to become a Church member until he pledged himself to give one-tenth of his income to Christ. It might reduce the Church roll, but it would increase the Church fire. Self-taxation in money, in service, sacrifice at some crucifying Calvary point, that is Christianity."**



*What We Owe;*

*And*

*Why We  
Owe It.*

# Essentials to Success.

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One all important requisite to success both in the teaching and practice of tithing is secrecy, or at least non-publicity. Tithers may be willing that the fact that they tithe shall be known, but no tither is willing to advertise his income be it little or much. This is just as true of the "Ordinary" as of "The Tithe Covenant" or "Store House" pledge. Only little white, or at least plain envelopes are used by all tithers in church. If they desire to keep the amount of their tithes entirely secret, the envelope is not marked in any way. The Church Treasurer simply places the enclosed amount to the credit of Tithing account on his books.

If the tither wishes to receive credit in the church records, he places a number only on his Tithe envelope which corresponds to the same number opposite his name on the Treasurer's books. By this method only the Treasurer knows the amount.

As to the division of Tithe money, practice varies. In some cases it is all placed to the credit of Home Church Support unless otherwise marked on the envelope. In others the officers of the church make division as they think best. The plan is elastic and admits of any desired change. It fits in perfectly with the "Contribution from every member movement".

In all cases tithers who sign the "Store House" pledge do not pay pew rent or sign subscriptions for church support. Neither are they expected to make subscriptions to Missionary or other causes except upon condition that they shall be paid from their tithes. All other contributions are Free Will Offerings and are in addition to their tithes.

There are many forms of tithing pledges. The writer publishes only two — samples of these will be sent on request.

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## Important

It is of the utmost importance to remember that there must be no dictation to the tither as to how his or her tithes shall be spent. Experience shows that even advice is dangerous to the peace of the Church. Every man is a steward, but his stewardship is to God, not to the Church. Just here lies the danger in the use of the "Store House" pledge.

# *What We Owe; and Why We Owe It.*

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BY A LAYMAN.

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God never establishes arbitrary institutions nor promulgates arbitrary laws. This is just as true in the physical as in the moral realm. Suns and planets were not made because of, nor for the law of gravitation, but the law of gravitation was and is a necessity for the control of suns and planets. Controlling and governing them, it controls and governs all things else material. Its suspension or abrogation would quickly result in wreck and ruin in the physical universe.

We were not made for the laws of health and right living. They were made for us, and like all of God's laws, are the very essence of kindness and good will. The "shalt nots" of the commandments, yes, of the entire Bible, are but another name for sign boards and red flags put up by loving hands to warn us of danger, and apply alike to our physical, mental and spiritual well-being. We do not find "thou shalt not drink stagnant water," nor "thou shalt not walk off the roof of a house, or the edge of a precipice" among the laws of the Bible, but we are conscious that they are God's good and kind laws just the same.

But "shalt nots" are negative and exist only to warn us against getting out of the positive path of right living and doing. Over against every negative "thou shalt not" sign board, is a positive one, on which is plainly written, "This is the way, walk ye in



it." All of God's laws, both negative and positive, were enacted for our temporal, physical and spiritual happiness and prosperity, and every one of his "thou shalts" has back of it our need for doing just what he commands. His laws do not create duties. They define them. It follows that every moral law was a moral necessity before its enactment, and without exception a law that is a moral necessity is also a physical and material necessity.

For instance, the law of the Sabbath, the seventh of time, for rest, was necessarily a law before its promulgation. It had its origin in the necessities of our moral and physical nature, and was therefore not an arbitrary act of divine legislation. It is a good law, not alone because God enacted it, but also because we need it, and all experience goes to show that nations, communities and individuals are mentally, physically and spiritually better off and more prosperous for carefully observing it.

The law of the Tithe, the tenth of income, rests upon exactly the same basis as the law of the Sabbath, the seventh of time. Equally ~~in that law, it has its foundation and origin in our nature and~~ needs. God does not need any recognition of his claim upon us for any definite proportion, either of our time or income ("increase" the Bible has it), but we need to make such recognition, and the need necessitates the law, in fact, was the cause of the law.

There are counterpart senses in every soul to the physical senses of the body. The spiritual man as really feels, hears and tastes spiritual things as does the physical man material things, and the senses of the spiritual man are acute or dormant in proportion to his moral sensibility.

One of these spiritual senses, and one which of all others is imbedded deep down in every human soul, is the sense of dependence upon and consequent indebtedness to God. The law of the Tithe has its origin in and is based upon this inborn spiritual sense. There has never yet been a religion in which this law has not found some practical form of expression in human action. Pagans, heathen, Jews, Christians, all alike feel the force of the law of indebtedness to Deity, and all seek to satisfy it. It was obedience to this law that

actuated Cain in making his offering, and Abel's offering was "more acceptable" because it included both offering and sacrifice. Idol-worshiping heathens, in all ages, have felt the force of this law, though, with them, it is almost universally observed from motives of fear rather than those of love and gratitude, such as ought to actuate us, as Christians, and which find beautiful expression in David's exclamation, "What shall I render to the Lord for all his gifts to me?"

It would seem incredible that God would put into any human soul, enlightened or unenlightened, a distinct sense of duty and obligation and then give no standard or measure by which it may be known when the duty is performed. The real question resolves itself down to this: Is the Tithe, the tenth of income, a moral institution based on the needs of human nature, defined by a moral law, which is still binding, just as the law of the Sabbath, the seventh of time, is still binding, or was it a mere ritual law, beginning and ending with the Mosaic economy? To admit the latter is to suppose that God cares only for the less. It is to suppose that the entire physical, mental and moral universe is under law except in this one particular. It is to suppose that while he has imbedded deep in the moral nature of all his children a sense of obligation to him, he has given them no rule, no law, no standard, by which they can measure the extent of that obligation. It is to suppose that while we owe him the seventh of time in a special sense, when it comes to recognizing our obligations in a special sense for temporal blessings, we are left in the dark, with nothing to guide us but our varying impulses and emotions.

Very much of the confusion and misunderstanding of this subject arises from the fact that there were "the Tithe" and "tithes." Before the time of Moses there was only the "Tithe-Terumoth"\* or "God's tenth." Moses had no more to do with instituting this than he had to do with instituting the Sabbath. It was reaffirmed and

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\*See "Tithe" in Smith's Unabridged Bible Dictionary.

its use designated, but other tithes were instituted, which were clearly ritual and national. These will be considered later.

The sense of obligation to observe the law of the Tithe-Terumoth was doubtless both coeval and co-extensive with the race. Cain and Abel observed it, and Abel's offering was "more excellent" and "acceptable" because it included sacrifice and "gifts." (Notice the plural in Heb. xi: 4, in the case of Abel, and its absence in that of Cain.) Abraham certainly observed it, for surely he would not pay the tenth out of goods not his own, and acting as the representative of the King of Sodom and his people, unless he personally recognized the obligation as binding also upon himself. To suppose otherwise would practically make him a hypocrite. It would place him in the light of imposing a duty upon others which he did not recognize or practice himself.

Much has been made of Jacob's vow of the tenth. In reality there was nothing out of the ordinary about it. It was simply the equivalent of a promise that if God would prosper him as he had promised, he would show his gratitude by performing, during the remainder of his life, a well known and recognized duty. There is another phase of Jacob's vow and its results, that deserves mention. It is more than probable that up to this time he had not paid the Tithe. His name, "Supplanter," indicates his early character. Naturally he was grasping and covetous. That night at Bethel was the turning point in his career. Poor, a fugitive, and alone with God, very naturally his awakened conscience called up his besetting sins, and very naturally, as we all do in similar circumstances, he made solemn promises of reformation and a better life. It is fair to conclude that he kept his word. He certainly received the promised reward. Though at that time supposed to be from fifty to sixty years of age, he had nothing. Twenty years later he was a very rich man.

The next mention of the Tithe-Terumoth after the record of Jacob's vision and vow of the tenth at Bethel, occurs some 250 years later, in Leviticus xxvii: 30. It is the simple, plain statement, "And all the Tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's. It is holy unto the Lord." A parallel passage is found in Exodus xvi: 23, where occurs the first

mention of the law of the Sabbath. "To-morrow is the rest of the holy Sabbath unto the Lord." The language in both cases is in the present tense, "is," plainly showing that both statements refer to a previously existing and recognized law. A good many years after this, Moses promulgated the ritual law, and here again we have the enactment of legislation regarding other tithes, but the most cursory reading shows that they were strictly national and ritual. They were not in any sense, "holy unto the Lord." One of these tithes was for the purpose of providing means for an annual national feast. Its institution is found in Deut. xiv: 22-26.

It is plainly evident that the object of this tithe was neither typical ritual or ceremonial. It was purely national. It was established to provide for an annual pilgrimage and feast, at Jerusalem, or wherever the national religious capital should be located. By its express provisions, the people were to spend this tithe, or its proceeds, themselves, for their own benefit and pleasure. Its two-fold object was to foster national dependence upon God; and national patriotism, and good feeling among themselves.

Think of the absurdity calling this tithe "holy unto the Lord" or classing it with the "Tithe-Terumoth." As well might we call the money we pay for Thanksgiving reunions, holy unto the Lord, as to so class these national tithes. Contrast this use of a national tithe with the directions given for the disposal of God's tenth. This was specifically set apart for the support of the Levites and they, in turn, were to devote a tenth of what they received for the support of the High Priest, and the service of the temple. In that age, it was thus kept "holy unto the Lord" by being, in the manner specified, kept sacred to his service and worship. But the original specification is broad enough to fit any age. "Holy unto the Lord" means that it should be devoted to holy as distinguished from selfish and secular uses.

Let us for a moment consider this subject from the standpoint of human reason and common sense, leaving, as far as possible, the requirements of the Bible out of view. Is it reasonable to suppose that God would put into the hearts of his children a universal sense

of obligation to him and a universal desire to recognize and pay that obligation, and at the same time leave them in absolute ignorance as to the amount they should pay? How much short of mockery would it be to implant in us all a vivid sense of indebtedness to him and then leave us to guess at how much we owe and how to pay it?

How would it sound for an earthly creditor to say to his debtor, "You owe me a part of your income in a special sense, but you do not know how much it is and you shall never know. You may try to pay it, but you shall not know when you have succeeded." Or this from a creditor to his debtor, "I have furnished all your time as well as every dollar and every particle of property you have in the world. For your own good I desire and expect you to pay me something from what you make by the use of that money and property, and as a reminder that you are indebted to me for it. I know that you want to do this, but I draw the line at telling you how much I require you to pay. That you must guess at. You may overpay or you may underpay, but you shall never certainly know when you have done either. You must be guided by your reason, your impulses, your emotions, any, or all of them, just as you like, but you must remain in ignorance of what I require as your duty.

Suppose that the debtor should learn that a good many years ago the creditor had published a book of rules for the guidance of the debtors of that day, and that he should ask to see a copy. Suppose, on looking it over, he should find plain rules there laid down, by which debtors could know what proportion both of time and income was required to be specially set apart and devoted to the creditor's use. On making this discovery suppose he should ask the creditor if both these old laws were not still binding, and should be met with the reply: "The law as to the proportion of time to be especially devoted to me is still binding, and as you know by experience it pays you well to observe it; but some years ago, the law designating the proportion of income to be devoted to my special use was abrogated. You must guess at your duty in that matter. You are a debtor, but you must assess your own indebtedness." "But," asks the debtor, "Is there no rule by which I may be guided?" "Yes," the creditor

replies, "some years after the old law expired by limitation, or was abrogated, I promulgated another to take its place. In substance it is that 'on the first day of every week you must lay by in store for my special use as you have prospered the preceding week.'" "But," asks the puzzled debtor, "how much shall I lay by? What proportion of my prosperity? And what must I do when I make nothing, which sometimes happens for several weeks in succession?" The creditor's reply is as before: "You must do as you please, or rather you must do as I tell you, but you must guess both at the meaning of my directions and at the proportion you should pay. You want to do your duty, but you must remain in the dark as to what your duty is."

"An irreverent illustration," do I hear some one say? I protest that it is not. I admit it would be irreverent if it illustrated what the Bible really teaches. But it does not. True, it fitly illustrates a very common interpretation of God's Word, but the interpretation is a false one. The Bible itself does not teach any such nonsense.

In the consideration of the subject of what we owe to God, a very common error is the failure to distinguish between Tithes and Free-will Offerings. This is the mistake our friends make who claim that the law of the Tithe, instead of being divinely appointed and of universal application in all ages was only a Mosaic institution and intended for the Jewish economy only. Their system, if it deserve the name, is practically based on the first two verses of the sixteenth chapter of first Corinthians. I quote from the New Version: "Now concerning the collection for the saints, as I gave orders to the churches of Galatia so also do ye. Upon the first day of the week, let each one lay by him in store as he may prosper, that no collections be made when I come." There were suffering poor among the saints down at Jerusalem. Out of the kindness of his heart Paul was trying to raise some money for their benefit among the churches of Galatia and Asia Minor, and in these two verses he gave some directions as to how it should be done. He is careful to give the reasons for these directions, "That there be no collections when I come."

Paul it seems did not like to depend upon special collections any more than do most modern ministers. In order to allay any suspicion that he might want to handle the money, he says in the third verse, "And when I arrive, whomsoever ye shall appoint by letters, them will I send to carry your bounty to Jerusalem."

Will not the reader, before going further, turn to and read the ninth chapter of second Corinthians. It refers throughout to the same subject. Evidently Paul had set his heart on raising a large sum of money for those poor people at Jerusalem, and he was soliciting from all the churches a liberal free-will offering. Notice how earnest he is, but at the same time how anxious that they shall give from right motives. "But this I say, he that soweth sparingly, shall reap also sparingly, and he that soweth bountifully (the Greek is 'with blessings') shall reap also bountifully. Let each man do according as he hath purposed in his heart, for God loveth a cheerful giver."

Now it is practically true that those who discredit the law of God's Tenth, the Tithe-Terumoth, claiming that its obligation ceased with the Jewish economy, have really nothing to offer in its place as the foundation of what they call the Christian system of paying what we owe to God, other than the above incident and directions for taking up a special collection for some poor folks down in Jerusalem. "Oh! but," they say, "we owe everything to God." So we do, and the Tithe is the only practical way of continually recognizing that obligation. "But," they claim, "we should make sacrifices for Christ. We should give until we feel it."

Here again giving and paying are confounded. If we owe anything, the amount we owe is a debt, and but for the fact that we do not mean what we say in using the word, to call the payment of a debt a "gift" would border on the insulting. Do you "give" to the merchant the money you owe him? Do you "give" the interest to the man of whom you have borrowed money?

We pay our tithes, we give gifts or free-will offerings. True, the only method by which we can pay Him what we owe is by giving the amount to our fellow men for holy uses. We can not either pay or give anything directly to God. To them it is our gift, and we cor-

rectly so designate it. To Him it is payment, and we should be careful to keep the distinction in mind.

But giving "until we feel it" is not a fair test. We may, and often do, sorely "feel" the payment of our debts, but we do not take any special credit to ourselves because of that fact. When the obligation of God's Tenth is recognized, and acted upon, with every gift we make from our Tithe fund, we have the three-fold pleasure of giving to some one who needs and ought to have, helping along a good work, and making a payment on our debt to our Heavenly Father. Besides, there is a great difference between the rewards we receive from the payment of our debts to our Heavenly Father and those we get from our fellow men. They give us only a receipt, and sometimes a word of thanks. He always, and often continuously and richly, rewards us for paying our obligations to him.

Disguise it and try to argue themselves out of it as they may, fully nine-tenths of the objections on the part of professing Christians to the payment of the Tithe can be concentrated into a single sentence; they think they can not afford it. But are they right? Is it true?

Theories and arguments are well enough in their place, but they are not entitled to any weight as against established facts. Theoretically a man who works seven-sevenths of his time ought to get rich faster and have more money at the end of the year than if he worked only six-sevenths, but does he? What is the rule as to Sabbath workers? Are they better off financially than their neighbors who work only six days? Are they as prosperous?

Theoretically a man who keeps his entire income for his own use ought to save money and improve in worldly circumstances more rapidly than if he paid or gave away one-tenth of it, but the facts are just the other way.

Every thinking man and woman, young or old, whether experienced in business or not, has some ideas, intuitive or otherwise, of business methods and business credits. You, my reader, are no exception, hence I ask you in all sincerity which of two men you would rather trust or give credit to if in business, all other things being absolutely equal: A man who keeps all his income for his own use,



or a man who, from conscientious motives, lays aside one-tenth of it to be spent entirely for unselfish purposes? Which will be the better able to pay? Your answer to this question ought to settle the matter in your own mind.

An often repeated question is, "Should not the rich give more than the poor?" Yes, everlastingly yes! they should give more, but giving and paying are widely different. A rich man is no more bound to pay his debts than a poor man, or than the great middle class, to which you, my reader, probably belong, who are neither rich nor poor.

The Tithe, God's Tenth, is a debt, and there can be no such thing as "giving" or making a free-will offering to God until the debt has been paid. Every man, rich or poor, who fully and promptly pays his debts to his fellow men thereby contributes to his own strength and honor. Certainly our debts to God are no less sacred and binding than our debts to each other, and as for rewards, his own promise is, "He that honoreth me I will honor."

Doubtless the law of Free Will Offerings is as old and as binding as the law of the Tithe, but it is self-evident that the former ~~can~~ not come into operation until the latter has been complied with. Debt paying comes before gifts. Modernized—we should "be just before we are generous."

The divine order is "Tithes and Offerings," the one being an expression of our debt, the other of our gratitude. Both laws existed and were binding as long before Moses as the creation of man, and will be binding as long as man endures. Neither in any sense derives its obligation from the Mosaic Law. Both are moral duties, and all moral duties have their origin in our moral nature. Law defines but does not create them.

The Jews had other tithes besides the Tithe-Terumoth; other offerings besides the Free-will Offering; other Sabbaths, solemn feasts and holy days, besides the original Sabbath which dates back to creation. But all these other tithes, offerings and holy days were clearly national, ritual or ceremonial, one or all three, and of necessity they ended with Judaism, but the Tithe, like the Sabbath, is an institution of the ages.

Neither the coming, the teaching, or the mission of Christ altered or lessened in the least the binding force of any moral laws. His coming set man free from a long list of ritual and ceremonial duties, but not from a single moral duty. He criticised the Pharisees for their mistaken teaching regarding the observance of the Sabbath, but he honored the law of the Sabbath. He did not reprove the Pharisees for tithing. His language is rather that of commendation, but he mentioned the extreme and finical observance of the law in order to bring out in stronger contrast and denounce their neglect of the far weightier matters of "judgment and the love of God." There is not a line in the entire New Testament which either directly or indirectly or even inferentially lessens or weakens in the slightest degree the binding force of the law of the Sabbath, the law of Free-will Offerings, or the law of the Tithe.

If God ever owned anything He does yet. If the children of men ever needed to pay the Tithe they do yet. If ever men were stewards for their property and money, they are yet. If they ever needed to pay a regularly defined proportion of their incomes to the owner, they do yet. Remembering that this would be just as true if there were no rewards, how supremely foolish we are to neglect the duty. All this aside from the fact that the rewards are so rich and so sure.

That the Tithe was to be the basis of the temporal support of the worship of God in the Christian system, the same as under the Jewish, is plainly evident from 1 Corinthians ix: 1, 14. Here Paul declares "that Christ desires support for those who preach the gospel on the same grounds that the Levites received tithes, namely, for their ministry in holy things. For after stating the Levitical custom, he says, "Even so hath the Lord ordained that they that preach the gospel, shall live of the gospel. That is, as God had ordained under the Old Testament, so also the Lord (i. e., Christ) had ordained under the New, that they who ministered in holy things should be supported by the Tithe. Here then is the gospel plan of gospel support, and not in 1 Cor. xvi: 2, where the manner of taking a special and large free-will offering for the Lord's poor is laid down."

Again, in the seventh chapter of Hebrews, the right of Christ to

receive the Tithe of his followers is plainly shown. That epistle was to the Jews. Hebrews, for hundreds of years, had been trained to regard the Tithe as sacred to the Levites and the service of the temple. The writer shows that before Levi was born, tithes had been paid to another priest, Melchisedec, who resembled Christ in many more points than any of the Levitical priesthood. If Melchisedec received tithes, why not Christ. Why would the writer introduce the subject of tithes in connection with Christ's priesthood if not to prove his divine right to the Tithe.

From these facts we must conclude that the New Testament Christians, both Jew and Gentile, observed the Tithe. It was their source of support for their ministry, worship and missionary work. This fact is affirmed by Origen, Jerome, Augustine, Chrysostom and many other ancient historians. Bingham, in his *Christian Antiquities*, says, "This is the unanimous judgment of the Fathers and the voice of the church uncontradicted for more than a thousand years."

In studying the history of the Jewish people, the two facts stand out in bold relief, that both their piety and their prosperity could always be measured by their observance of the Tithe. "Jacob's vow was evidently the measure of his religious feeling, that morning at Bethel." That he kept the vow is plainly evident from his subsequent temporal prosperity. So with the nation. With every declension both in morals and national prosperity came neglect of this duty; and every repentance was marked by its renewal. Their purses measured their religion to an extent little realized, just as modern purses measure modern religion, including, dear reader, yours and mine. Bound up with this fact, is its twin fact that the measure of a modern Christian's temporal prosperity is just as closely connected with his prompt and cheerful debt paying, both to God and man, as was that of the Jewish people thousands of years ago. God's laws never change and the rewards for obeying them are as changeless as the laws.

In the same verse with "Render unto Caesar the things that are Caesar's" is "Render unto God the things that are God's." The other meaning of "Owe no man anything" is "pay your debts," and all payment of honest debts, whether to the Almighty or to our fellow-men, pays in temporal prosperity.

If you borrow money of your neighbor and refuse to pay interest, will he lend you again? If you lend an article to a neighbor and he refuses to return it, or recognize your ownership, will you lend to him again?

A man who makes an article entirely out of his own materials and from his own resources is supposed to own it. If he lends it, and the borrower changes the form or use or name, do the changes make him the owner?

Does not the admission that God made everything carry with it the admission that He owns everything? Does our changing the name or shape or use of any of His creations invest the ownership in us? If not, are we not in reality all borrowers instead of owners of what we claim to possess? If we are borrowers only, is it not probable that the Almighty applies the same common sense rules that we apply in trusting, favoring and honoring those who recognize our rights, and practice common honesty toward us in the ordinary affairs of every day life? In short, is it not reasonable to suppose that prosperity follows the recognition and practice of our duties to our Heavenly Father, at least as much as it follows the recognition of the rights of our fellow-men and our duties to them?

But reasons, theories, duties and all else but facts aside, well established facts and statistics show beyond the slightest question that in temporal affairs—and by the term “temporal affairs” is meant dollars and cents and temporal prosperity in the most literal meaning—God honors and blesses those who honor Him by—not theoretically and by word of mouth alone—but practically, and in kind honor him with their substance.

In the pamphlet “What We Owe and How to Pay It” (No. 2) the temporal side of this subject is fully considered and discussed.

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Extract from the "Stone Wall-Breaking-Down" Sermon by Dr. Joseph Parker of London, preached in New Court Chapel, Tollington Park, on behalf of the Colonial Missionary Society, Monday, May 13th, 1895:

**"Now, if I was constructor of Congregational Churches I would never allow any man to become a Church member until he pledged himself to give one-tenth of his income to Christ. It might reduce the Church roll, but it would increase the Church fire. Self-taxation in money, in service, sacrifice at some crucifying Calvary point, that is Christianity."**

# What We Owe and Objections to Paying it.

By A Layman.



In March of the current year—1911—I received the letter printed below. The letter is fair, and the writer is evidently sincere. In my reply I did not take up the subject fully, but intimated a purpose which I have long cherished to take up the common objections to tithing and answer them, chiefly from a Layman's standpoint.

"LAYMAN",

143 N. Wabash Av.

Chicago.

My Dear Sir:-

From time to time the officers of the ----- Church of -----, have been distributing amongst its members, leaflets bearing upon the subject of "Tithing". While it is far from my thoughts to offer any criticism upon those who are so situated that they can successfully carry out the plan, yet in the enthusiastic endeavor of some writers to prove that all persons could adopt it, I have noticed some unreasonable and impracticable arguments; for instance, one made a claim that a lone woman upon an income of \$300.00 per annum could pay one-tenth of same for tithes. Just how she was to properly feed, clothe and house herself and to keep her body in fit condition to do the work she was called upon to do, provide for sickness and even death, so that she might protect herself from the humiliation of throwing herself upon the charity of the community, on a pittance of \$5.77 a week in this present age of costly living, is more than he could evidently show in plain figures, and presumably left the practical solution of the problem in the hands of the poor lone woman. For my part, ever since I read this extraordinary statement, I have been trying to determine just how one under the above circumstances would have any residue left to give after meeting all just and reasonable obligations and leaving one-tenth entirely out of the question. Now it would appear to me that such arguments as I have cited make no converts to the cause, and only have a tendency to disgust thinking people.

The most astonishing of all, nowever, is the quotation on the last page of your pamphlet "What We Owe, etc." from the sermon of Dr. Joseph Parker, of London, when he said: "Now if I was a constructor of Congregational Churches, I would never allow any man to become a church member until he pledged himself to give one-tenth of his income to Christ." It makes me blush with shame as a Christian to think of a minister of the Gospel placing a cash price upon a man's religion, because it is preposterous and prejudicial to the spiritual and material welfare of the whole Christian Church. First: because it is unjust to thousands of Diciples of Christ today who may be poor in this world's goods (as He was poor), but who are helping to proclaim "Peace on earth good will to men" in all its phases, giving what they know they have the ability to give, not what someone else thinks they ought to give. Second: because such a statement leaves in the minds of people not on the Church Roll a grave question as to the motives of the Church.

Now, as a layman, I have voiced a protest to the Pastor of the above mentioned Church against the circulation of such principles as enumerated in the above mentioned foot-note for the same reasons as I have set before you, and he requested me to write you in regard to the matter along the same lines as it was brought to his attention, which I have here endeavored to do.

Very truly yours, \_\_\_\_\_

During the 35 years in which I have been circulating literature on tithing I have received scores, probably hundreds of letters similar to the above. Naturally I could not always reply, but I have tried to reply to all who wrote me their individual circumstances and asked personal advice. So far as I remember I have never answered hypothetical cases, such as the "lone woman" mentioned in the letter above. In nearly all cases, as nearly as I could judge, the writers themselves were able to be, and should be, tithers. In appearance at least they were seeking to excuse themselves because tithing would in their opinion be a hardship to some persons they knew, or in some cases they could imagine.

All of us remember actual examples and experiences better than statements or arguments, hence I give two which illustrate at least two phases of this subject.

Rev. R. W. Woodsworth, D.D., of Toronto, Canada, has for several years published a little quarterly, "The Christian Steward," which is devoted to Tithing.\* Naturally his experiences in the matter of letters asking advice would be similar to mine. Following is an extract from an editorial in the Steward for April, 1910:

It is frequently said that the tithing system discriminates to the disadvantage of the poor man and imposes on him burdens grievous to be borne. In the course of observations extending over many years we have met with numerous instances that prove the injustice of this accusation. God's money law, like His great time law, is the poor man's friend and brings to his home temporal as well as spiritual blessing.

Several facts that have come to our notice recently are worthy of publication. Last fall we received the following letter from a poor man whose life was emphatically a tussle for bread:

\* See page ten.

"My wife and I were privileged in hearing your sermon last Sunday night, and saw our duty in a new light. We are, however, up against a problem, and beg more information from you. I must go into details, and at some length, so you may form an idea of our case. It is only within the last five months that we have come into the fullness of God's salvation, and are hungry for spiritual teaching. We have four children, eldest six, youngest not yet a year old. I commenced work nearly two months ago and receive \$8.25 per week if I work full time. That is our total income. Our rent is \$2.50 per week (\$10.00 a month) and we have, so far, been unable to get our grocery bill below \$4.00 a week (this includes bread, vegetables and some meats); milk averages about 50 cents, and my carfare 45 cents. We use, of necessity, very little meat; about 25 cents a week will cover that item. That leaves 55 cents for Church and Sunday School, for fuel, clothes and all other expenses.

"To tithe my pay will mean eighty-two and one-half cents per week, and we are ready to do it if it be our duty and we will not be harming our children or ourselves; but we ask you, should we, under the circumstances given, take eighty-two and one-half cents each week and return it to God? We anxiously await your reply.

"P. S.—My wife has some wonderfully kind friends, who help in clothing the children, and many a help also comes in the way of food."

For more than a week we delayed answering that letter, wondering whether this extreme case might not be fairly regarded as an exception to the rule. But after prayerful consideration and with grateful recollections of God's kindness to us personally, when submitted to very severe tests we recommended our brother to tithe his small income and trust God to open his way and supply all the temporal needs of his family. About a month afterwards our friend applied for enrollment in the Association of Christian Stewards. The application was accompanied with a beautiful letter expressing confidence that the Lord would provide for him and his family and not test them beyond their strength.

After four months' trial of the tithing method we received the following letter containing a remarkable and joyous testimony:

"You will remember that last fall my wife and I saw our duty as regards tithing, but could not see how we with four little children, could possibly tithe on the salary of \$8.25 per week, which was my maximum wage. We were barely able to pay rent, buy food and footwear (for that was about all the clothing we could supply ourselves). However, on your advice, we decided to do our duty, and enrolled in the Association of Christian Stewards. The winter is nearly past and we have been wonderfully cared for and at times we have been virtually clothed and fed by God, apart from my wages altogether. I had no overcoat when winter commenced, and thought I would try to get on without one, but found it rather hard, so I took it to the Lord in prayer, and before two weeks I was in possession of three overcoats, given in such a manner that even one overburdened with pride could not take offense, and I was placed in a position to help some other poor fellow out. Then we prayed for warm underclothes for my wife, and almost immediately a relative sent some, with a note saying they were to be given as a present at Christmas, but thought they might come in useful at once. Just before Christmas my salary was increased, the increase about equalling the amount of our tithe. About Christmas time we received in money gifts more than our tithes for three months. I could go on for some time telling how, when we were about tired of a bread and butter diet, a relative who had not been in touch with us for some time arrived with a valise full of jams and preserves; how



the way was made easy for me to obtain fuel; but it is sufficient to say that in temporal things we have been repaid three-fold, and in spiritual blessing a hundred-fold for our obedience to God's money law.

#### Dr. Woodsworth's Comments

With such facts as the above before us, and there are many more of like character, who can truthfully say that the poor man cannot afford tithe?

Why should the poor man be deprived of the blessing that comes in response to bringing the whole tithe into the storehouse? "Prove me now herewith saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing that there shall not be room enough to receive it." Our brother referred to accepted of the Divine challenge and proved God to be true to His word. Here is a man who in the keen grip of poverty discovered, as many before him have done, that when obediently and joyfully paying God's claim, the remaining nine-tenths, plus the Divine blessing, went further than ten-tenths formerly did minus the Divine blessing."

#### Another Experience.

When a Tithe Covenant Band was organized some years ago in one of the churches in Indianapolis a poor widow who made her living by taking in washing signed the Covenant Pledge. Nearly every one felt that she could not afford it and should not thus deprive herself of one-tenth of her little income. Finally two or three kind-hearted sisters in the church, who themselves had signed the Covenant, volunteered to see her and remonstrate. In answer to their knock she came to the door direct from the wash-tub, wiping her hands on her apron. She knew them all, and of course was pleased to see them in her humble home. After a little conversation on other subjects, one of them in the kindest and most sympathetic manner possible mentioned and tried to explain the object of their call. As its full meaning came to her she broke down. Covering her face with her apron she sobbed out, "You let me alone. You are trying to take away the greatest pleasure of my life. Let me alone, let me alone." Soothing her feelings as best they could, the ladies soon withdrew, but they carried with them new conceptions of what tithing means to God's poor.

While doubtless I could readily obtain the facts regarding the subsequent financial circumstances of that widow, it is not necessary. They would simply be a repetition of scores of similar cases that have come to my knowledge. Unless her experience was entirely different from any other I have ever known or heard, we may be sure that while making every effort to preserve her independence and self-respect, her sisters in the church would do all in their power to make her life easier and financially more prosperous than it had hitherto been.

#### Law Not "Special Providence."

There is another phase of this subject, which I will briefly consider. It has a much wider application however, than is involved in tithing under difficulties. In the case mentioned by Dr. Woodsworth, the man

**writes, "At times we have been virtually clothed and fed by God, apart from my wages altogether."**

Doubtless he thanked God with a full heart for all the kindness shown to him and his family by friends and neighbors. In this he was right. To God the gratitude was due. The common error, however, is to regard such help in sore need as "Special Providences." I do not believe they are. I believe they are the natural, and to be expected results of obeying a Spiritual law.

All Christians agree that there is wonderful power in prayer. All power of whatever name or nature in the Natural world is subject to law and all natural laws are Divine because God is the Author of them. Is it fair, is it logical, is it common sense to believe that while all natural forces are subject to laws which are Divine in their origin, when we enter the spiritual sphere all is chance, all is chaos?

If prayer is a spiritual power, a spiritual force, and it is beyond question, then it is either subject to chance, to caprice, or to law. There is no middle ground.

Now if there are laws of prayer, let us apply some of them about which we would not differ to the case of the man mentioned by Dr. Woodsworth.

We would all agree that to ask God to do for us what we can do for ourselves would be to violate one of the fundamental laws of prayer. We would agree that we ought always to do our best to support our families in comfort. Also that we ought to observe the Sabbath and that we ought to honor God with our substance.

This man had fulfilled all these conditions. He was sacrificing one-seventh of his time and one-tenth of his income in obedience to God's laws of time and money. He was doing the best he could to keep his family in comfort. That best was not enough. More was a necessity and the needed supply came as a natural result in answer to prayer. The result was just as certain as it is that when we want electric light in our homes we obtain it by obeying the laws of electricity. There is no "Special Providence," in either case. But our gratitude to God should be greater rather than less, because the answers and blessings are received as the result of our obedience to His always wise, good and kind laws.

### **Kind of Advice.**

In replying to letters similar to the one quoted from Canada, I have never had the courage to advise as Dr. Woodsworth did. Briefly, my replies have always been, in substance, that the law of the Tithe was not enacted for God's benefit, but for ours. We need it to remind us constantly of His real ownership of all we claim to possess, and to prevent us from falling into the besetting sin of the race, covetousness. That the fact that they had written me asking advice was of itself sufficient evidence that they wanted to do right and were not covetous.

That I was not the one of whom to ask advice: to take the whole matter direct to God: and keep on taking it to Him in prayer until the path of duty became plain. In all cases I reminded them of the promise, "If any man lack wisdom let him ask of God . . . . and it shall be given him."

Now I do not mean that my method of replying is preferable to that of Dr. Woodsworth. As already stated, hitherto I have not had his courage. I might add that like Dr. Woodsworth I, too, in the course of an active business life of more than 40 years since commencing to tithe my income, have often had my faith severely tried. At such times I have never asked human counsel and the Source of all wise counsel has never failed me.

### The Poverty of Christ.

Before taking up the subject of the quotation from Dr. Parker's sermon, there is another expression in the letter of my correspondent that I wish to notice briefly; the one in which he speaks of the poverty of Christ; "As He was poor."

We know practically nothing of the daily life and occupation of our Saviour between the ages of 12 and 30. It is thought that he was a carpenter because the usual custom of that day was that the eldest son would succeed to his father's occupation. It is also claimed that his very frequent illustrations from the fields and out-door nature indicate that he was a farmer. Whatever his occupation was, we have no reason for believing that he was not as successful as other young men of that period would be in like circumstances.

Neither have we any reason for believing that he would either disregard or refuse to obey any of the well-known and recognized laws of Moses. If he worked, and no one doubts that he did, he had an income. That he tithed it we cannot doubt when we remember what he afterwards said to the Pharisees about tithing. It is impossible to believe that our Saviour would say to the Pharisees or to any one else that they ought not to leave a thing undone which he did not recognize as a duty and which he himself refused to practice.

There is no evidence as to whether or not he had any income after entering upon his public ministry. He bestowed such priceless blessings as he alone could give upon others, and so far as we know his personal needs were gladly ministered to by his followers and friends. The obvious meaning of the expression "The Son of man hath not where to lay his head" is that he had nothing that corresponds to our word home. But this was his condition only for three years. Before that his life corresponded, my lay reader, to yours and mine. He was a working man. He had some kind of income. That he honored his God with his substance, and obeyed his Father's law of the Tithe we have no right to question.

## Dr. Parker's Sermon.

Returning again to my correspondent's letter and quoting from it he says, "The most astonishing of all however, is the quotation on the last page of the pamphlet from the sermon of Dr. Parker when he said, "Now if I was a constructor of Congregational Churches I would never allow any man to become a church member until he pledged himself to give one-tenth of his income to Christ.' The remainder of the quotation from the sermon reads, 'It might reduce the church roll but it would increase the church fire. Self-taxation in money, in service, sacrifice at some crucifying Calvary point, that is Christianity.'"

This extract has been printed in a great many thousands of the pamphlets I have sent out in recent years. I shall continue to publish it because I endorse every word of it. The only possible exception I would make to Dr. Parker's statement is that I do not believe it would decrease the church roll. I believe just the opposite. I believe that not only would the church roll grow more rapidly, but love for the church and delight in its work and activities of every kind would be vastly increased.

Ministers and Church officers as a rule act upon a strange misconception of human nature. They seem to forget that one of the primary laws of our human nature is that the fire of our love, no matter what the object, is fed only by service, by sacrifice. That real love without the desire to serve, to do for, to sacrifice for the object of our affection does not exist. That if that desire is quenched or if frequent and abundant opportunity be not afforded for its gratification love must inevitably die. That whether we or others are to blame, when we neglect or refuse to serve, work for and sacrifice for the person or object which it is our duty to love, indifference, dislike and finally hatred takes the place of affection.

This is just as true in family life as it is true in church and missionary life. It is also as true of our spiritual life and of our relations to God and our Saviour Jesus Christ.

No amount of protestations of love by the husband and father for his wife and children will or can take the place of the real love which finds expression in his daily toil to provide them with shelter, food and clothing. The deserters of wife and children are the non-providers for their comfort—it is not a question of will but of power. They simply cannot love them because their duty is to labor and sacrifice for them and they neglect or refuse to do it.

### Indifference to Church Obligations.

Among ministers and church-loving laymen there is universal lament over the indifference, to use no harsher term, of a very large majority of church members to the claims of the church and its missionary and benevolent enterprises. The truth is that so long as we per-

mit church membership to mean so little in the way of church, ministerial and missionary support as it does now to the very large majority of members, we have no right to expect anything else. We may well be thankful that it is not hatred.

We all agree that Mormonism is a false religion, but its marvelous growth is largely due to the fact that all Mormons pay Tithes. Do not Mormons love their church? Ask one of them. Does tithing make them poor? It is their boast and the boast is true that no such poverty exists among them as we have in our Christian communities. But for tithing Mormonism would not have lasted ten years. The same is just as true of Dowieism. The great Zion City industries were founded and built up on tithes. Do Doweites and Mormons love their religion less or are they more indifferent to its claims and obligations than we evangelicals are to ours? While their religions may be false they exact enough service and sacrifice as will insure the love and loyalty of their adherents.

### What is Christian Work?

Returning to our immediate subject, words are not deeds, and no teacher ever drew the distinction between them more sharply than Jesus Christ. Also while there are a great many "Thou shalt nots" in the Ten Commandments and other laws and teachings in the Old Testament, there are almost none in the teaching of Christ. While He did not minimize profession He over and over again exalted deeds, action, service, sacrifice as the only tests of the sincerity of profession.

Now there are no such things as negative work, negative service, negative deeds. There may be negative sacrifice when we refrain from doing things we are tempted to do but ought not, but this is not the kind of sacrifice we are considering. It is not the kind Dr. Parker had in mind.

Now under our present system, or rather want of system, what work, what service, what deeds, what sacrifice does church membership imply or require? Is it not largely made up of faithful attendance at church, prayer meeting and sabbath school services? Is not our Christianity largely measured by ourselves, I mean, by this test? What do we go to church for? The natural and correct reply is to worship God and for spiritual food.

Well, is worship work for God? Is not true worship in reality spiritual food to give us strength for work, service, sacrifice? Do we not attend prayer meeting for the same reason? To get spiritual food to fit us for work? The subject naturally boils down to the question of what, for us laymen, is work for Christ? Our ministers go to church and prayer meeting to preach, to explain God's word, to lead us in prayer and worship. To them it is work for the Master, and they make their living by it. But we shall not be judged by their standard. Our living, our income is derived from other sources.

Coming to the heart of the question at once **Christian work to the great majority of us laymen is of necessity but another name for paying what we owe by giving money to the Master's work.**

In receiving members into the church I would treat God's law of the tenth of income precisely as all sensible ministers and church officers treat His twin law the seventh of time. In pledging new members I believe the usual language is, "You promise to keep holy the Sabbath day." To this I would add, "You also pledge yourself to devote one-tenth of your income to the Master's work." While I believe it would be better both for the church and also for the large majority of individuals, if they would bring their tithes into the church, the modern store-house, I would not however make this a condition. Our obligation as stewards is to God. The purpose of stewardship is two-fold: First, to build up and strengthen our own character and second, to aid in extending the reign and kingdom of Jesus Christ.

### How It Would Work.

In practice the methods would not be essentially different from those followed by practically all ministers and church officers regarding Sabbath observance.

The writer has been a church officer for a good many years. Although the law of the Sabbath like that of the Tithe makes no exceptions, we do not hesitate to accept many Sunday workers into church membership. Each individual case, however, is considered on its own merits. Naturally the same practice would be followed as to tithing.

If the man in Canada with a wife and four children to support on an income of \$8.25 per week, or the Indianapolis widow, or the lone woman mentioned by my correspondent applied for church membership and stated that while they recognized the obligation of the tithe, yet in their present circumstances they did not think they should tithe their income, I should cheerfully vote to accept them. But, and what I now say is based on thirty-five years' experience and many hundreds, probably thousands of letters and testimonies. These nor no other of God's poor are the class of people who object to tithing. It is the well-to-do, not to mention the rich.

If these same people desired admission into the church with the privilege of joining the rest of the members in the tithing pledge, I would gladly accept them. The next sentence is also based on the experience just mentioned. I have no shadow of doubt that if these or any other poor people with similar motives should sign and keep the tithing pledge, their financial circumstances would be better than if they yielded to their fears because they thought they could not afford it.

On the other hand I should without the slightest hesitation vote to reject the application of any man or woman whether he or she be poor, well-to-do, or rich, who did not recognize and acknowledge the binding obligation of the law that the tenth of income belongs to God

in a special sense and that it should be paid—not “given” to Him—by giving it to His work for the upbuilding of Christ’s Kingdom in the earth. Neither would I accept him if he declined to pledge himself because in his opinion it would work hardship in either real or hypothetical cases.

The adoption of such a rule would work no hardship to any one in any ordinary community. All evangelical denominations are agreed as to the essentials of religion. For the present and doubtless for a good while to come any non-tither would have no difficulty in obtaining church membership within reasonable distance of his home where he would be welcome without signing a tithing pledge.

### **Tithing Churches Coming.**

Now while I am fully aware that in the present state of ecclesiastical opinion this is advanced ground, yet it is no dream. Opinion among professing Christians on this subject is rapidly changing. Never so rapidly as during the last ten years.

The time is near at hand when more or less young men with courage, brains and consecration will start such churches. When they do, as the results spiritually, financially and educationally become recognized, the church will commence to emerge from its present chronic condition of semi-supplication and practical beggary. The best Christian brains and energies of both ministers and laymen will be employed in administering church and missionary funds instead of begging for them as now.

When tithing becomes universal or even widely prevalent there will be no lack of brainy consecrated young men as candidates for the noblest calling on earth, the Christian ministry. Naturally the standard of admission will rise and only the best will be accepted. As to individual Christians, giving will become what it is now to all tithers, a joy. The greatest boon of all will be that a profession of faith in Christ will mean a great deal more to ourselves, to the world about us and, as I believe, to God, than it does today.

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Price 30 cents per annum.

The writer most cordially commends this live up-to-date little periodical.

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# What We Owe and The Law Back of It.\*

By a Layman.

Of all the centuries in the world's history the nineteenth is unapproached in the number and importance of inventions and discoveries. Every one of these possessing any real value is based upon one or more of God's natural laws. The laws themselves have always existed and have never changed. The discoveries have been of the laws, the inventions of their use and control. The laws of electricity were exactly the same when the Pharaohs were building the pyramids that they are today when we are using them to run our street cars and light our homes.

That there are foundation and fundamental financial and business laws the observance of which is absolutely necessary to any success worthy of the name no one will deny. Yet if any reflecting business man of ordinary intelligence were asked to name that one institution of all others which succeeds, in so far as it does succeed, while ignoring, disregarding or violating all the common fundamental laws of business, he would unhesitatingly name the Protestant Christian Church. Instead of being founded upon law, its whole financial system is built up very largely upon sentiment, custom and emotionalism. Its consistent and persistent attitude toward even its own members, to say nothing of those outside its membership, is that of begging. "Give," "Give" is not only the keynote, but the whole gamut of its appeals for support. No law of debt or payment is appealed to or recognized.

The best evidence of the Divine origin of the Christian Church is that it is able to stand such financial treatment and make any progress whatever. Any human institution conducted in similar fashion would very soon become bankrupt.

All fundamental laws are God's laws. The laws themselves are never lost, but the control and use of them may be lost or discontinued, or both. Two thousand years ago the Romans knew and used the chemical laws of making cement that would outlast the stones it bound together. Knowledge of the law was lost for centuries and was rediscovered, if indeed the discovery was genuine, within the last hundred years. The loss and rediscovery of the chemical law governing the art of glazing pottery is another familiar example.

\* See opposite page.



## The Tithe a Law of the Race.

God's law of the Tithe always has been and is yet, not a Mosaic or Jewish law, but a law of the human race. Clay tablets found in the ruins of ancient cities show that it was observed hundreds of years before the father of the Jewish race was born. Knowledge of the law and of the benefits that follow its observance have largely been lost sight of, but have never been entirely lost. More and more in recent years not only the law itself, but the beneficial results, both spiritual and financial, that follow its faithful observance, are forcing themselves upon public attention. These results are no less marked in churches where any considerable proportion of the members tithe their income than upon the individual tithers themselves.

It is trite to say that it is both wise and profitable to obey all of God's laws. The observance of each and every one of them contributes to our happiness and prosperity both temporal and spiritual. We never outgrow even the least of them, nor can we ever safely or profitably neglect nor refuse to obey them. If we do and when we do, the only safe and sane course is to return to our Father, our God, and renew our obedience.

The twin laws that the seventh of our time and the tenth of our income shall be devoted in a special sense to God's service have never been repealed or abrogated, although until recent years the law of the Tithe was almost universally disobeyed; indeed, comparatively few had any distinct knowledge of its existence. Yet neither of these laws, the law of the Sabbath or that of the Tithe, was an arbitrary dictum of the Almighty.

Both have their foundation in human needs, and both were promulgated for our benefit. In so far as they enhance God's glory they do it through the good we receive by obeying them. From the standpoint of health and physical well being, to say nothing of both temporal and spiritual advantages, we can not afford to ignore resting and changing the current of our thoughts every seventh day; neither from the standpoint of financial success in any true sense, to say nothing of spiritual uplift and growth, can we afford not to consecrate specially to God's service one-tenth of our income.

## The Tithe a Debt.

The distinction that the tithe is distinctly a debt and not a gift should never be lost sight of. The expression "Give God the tithe" is not only wrong, but in a very literal sense is belittling God. You do not "give" your banker the interest you owe him, nor "give" your grocer the amount of his bill. Yet neither is more of a debt than the tithe we owe to God.

We all, ministers and laymen, live under God's law of the Tithe. We can obey it and reap the reward that all honest men enjoy in paying their debts. We can disobey it and suffer the penalties of disobedi-

ence. One of the penalties to the individual is the everywhere obvious indifference of church members to their obligations to support the Church, its ministry and its missionary enterprises. Another is that it fosters the sin of covetousness, which is the one commandment of the ten that we can violate all our lives and not know it. Our neighbors can and do know it, however, and mark and comment on its increasing power and control over us as we grow older.

### **The Church and Its Ministers Humiliated.**

But the saddest and most humiliating result of disobeying God's law of the Tithe is apparent in the Church itself. Instead of selecting the strongest men to administer funds, it sets them to begging for them. Instead of a surplus in all missionary funds and society treasuries, there is a constant deficit or dread of one. Instead of "meat in mine house" there is emptiness. Instead of the cheerfulness, of prosperity, there is the gloom that always follows debt or the fear of debt. Over the open and inviting door to the most noble and most attractive calling in the world, the ministry of Jesus Christ, which would be crowded by enthusiastic thousands of the brainiest, best educated and most consecrated young men of our country, we have placed a warning sign.

That sign reads, "All who enter here must not only become practical beggars for all the money necessary to carry on and advance the causes nearest the heart of Christ and their own hearts, but also very often must practically beg the money necessary for their own and their families' support."

No wonder the brightest and best of the students in the seminaries are eager to be sent to foreign fields. There, most of them, teach tithing and leave the begging to be done here at home.

As has already been stated, the law of the Tithe is as old as the human race. Once it was practiced by heathen nations, but that only proves its antiquity. It was reaffirmed, not enacted, in the Jewish law for the benefit of the Jewish people. The first mention of the tithe in the Bible after Abraham is the simple statement "The tithe is the Lord's" and afterward directions were given as to what should be done with it.

### **The Law of the Tithe not in the Decalogue.**

To claim that the law of the Tithe is not binding because it was not included in the Decalogue would be as foolish as to claim that the law of love to our neighbor is not binding, because it, too, is omitted. "Thou shalt pay thy just debts" is not in the Decalogue. Yet no one asserts the right to be dishonest because of that fact. "Thou shalt not be a hypocrite" was not written on the stone tablets, yet we never hear of hypocrites shielding themselves behind the omission. If any one, while denying the obligation of the law of the tithe, claims that the law "Thou shalt not steal" covers the case of the dishonest debtor, does he mean that it should be understood as reading "Thou shalt not steal anything except God's tithe"?

If God had chosen to put in the original fundamental commandments one reading "Thou shalt pay thy honest debts," should we understand that it had only a limited application; that it did not apply to debts owing to God? If He should say of anything, "This is Mine," as He always has and does now of the tithe, are we justified in replying "It may be Yours, but we propose to take it, to steal it, or, in Bible language, to rob You of it? Futhermore, we propose to claim that at the same time we are honest people and that we pay our debts. We acknowledge, Lord, in a general way, that You have furnished us and continue to furnish us day by day with absolutely everything that contributes to our happiness in this world, but we deny Your claim that any definite proportion of our income shall be devoted to Your work in the world in recognition either of Your kindness or of Your real ownership of all the capital of whatever name or nature we possess. Oh, yes, we will continue to pray to You to bless and prosper us in our business and our temporal affairs, but we stipulate that we can not recognize any obligation other than occasional expressions of thanks to show our gratitude for Your constant kindness. Some of us are willing to go further than this. If at any time we happen to be present at church or elsewhere when appeals are made for financial help for the causes nearest to the heart of Christ, Your Son, our Saviour, we will contribute as a gift in proportion, as near as we can estimate it, to what our friends and neighbors give. Whatever we do, however, must be regarded as a gift, not as paying a debt. We do not recognize any obligation to pay to You or to Your work in the world any definite proportion of the income we make in the use of the money or property You have intrusted us with?"

Is this picture in any respect overdrawn? I protest that it is not. I only wish that I could make it stronger and draw the lines deeper and more distinct.

I have heard many excellent people say "I believe in the tithe as a minimum, but the rich ought to give much more than the tithe." If the tithe is a gift to God, such language is pardonable. If the tithe is a debt, it is absurd. Every honest man, rich or poor, does his best to pay his debts. Gifts come afterward. God calls them free-will offerings. The trend of the best modern Christian thought is unmistakably and increasingly toward the restoration of the tithe as the only proper as well as the only possible adequate method of financing the building up of Christ's kingdom on earth. As professing Christians have we not long enough made fools of ourselves, made our profession a laughing stock and kept the Church in a constant attitude of beggary? Is it not full time that we abandoned our man-made makeshifts and adopted God's financial plan and resolve henceforth to obey the law of the Tithe?

## HOW TO SUCCEED.

Education in Tithing does not differ from any other education. It should be progressive from an awakened interest up to resolution, adoption and continued practice.

It should also be systematic and constant, not emotional, haphazard or spasmodic.

If you are really interested in Tithing and want to see it adopted within a few months by any large proportion of your people or fellow church members, I advise not starting with circulating No. 7. Better start with No. 3, "Thanksgiving Ann." Follow that a week or two later with No. 5, "The Deacon's Tenth"; wait another week or two and give them No. 2, "What We Owe and How to Pay It." Then No. 9, "What We Owe and Objections to Paying It." A week or two later follow with No. 7, "What We Owe and the Results of Paying It." Follow with No. 10, "Christian Service for Laymen," then "What We Owe and Why We Owe It," and a week or two later with No. 6, "The Divine Plan of Church Finance." No. 4, "The Pew to the Pulpit" and No. 8, "Tithing Reminiscences" may be distributed at any time thought best. Meanwhile, if you are a minister, preach on the subject and of course give a little explanatory talk about each pamphlet when it is given out. Make it a frequent special subject at the mid-week meeting.

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### AN OFFER AND A CHALLENGE

To any individual or church purchasing and distributing this Tithing Literature as suggested in the paragraph above "How to Succeed" I hereby offer and agree to refund all the money paid for the pamphlets if the contributions to church and missionary support during the year commencing with the beginning of their distribution are not increased over the preceeding year by at least five times the amount originally paid for the pamphlets. This offer will remain open during the years 1912 and 1913.

LAYMAN, 143 N. Wabash Ave., Chicago.

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### DO YOU WANT YOUR CHURCH TO HAVE MORE MONEY FOR CHRIST?

It is growing more and more common for laymen who are tithers to spend a portion of their tithe fund in the purchase of Tithing Literature and circulating it in their home churches as suggested in the "How To Succeed" paragraph. Some are doing much more than this. For instance, one layman in Portland, Oregon, has from March to October of this year, (1911) ordered sent to 49 churches something over 27,000 pamphlets. To each church was sent a sufficient number of each of the pamphlets (omitting No. 8 "Tithing Reminiscences" and Nos. 9 and 10, not then published,) to furnish one copy to every family. I know of no other proportionate investment that will bring so much money into the Lord's treasury. Do you?

# IMPORTANT NOTICE

**These pamphlets are not published for personal profit.**

Including donations, there has always been a more or less  
large deficit each year since 1876.

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## Do not ask me for credit.

Credit involves keeping accounts and the cost of a book-keeper. I have never incurred that expense for this department and never intend to. Consider what it would amount to when the number of orders run from 3 or 4 to a dozen, or more daily and the number of pamphlets from a few hundred to several thousand.

Please note change of address.

LAYMAN,  
143 N. Wabash Ave., Chicago.

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## PRICES

### BY MAIL OR EXPRESS PREPAID:

No. 1, What We Owe and Why We Owe It.....	\$1.50 per hundred
No. 2, What We Owe and How to Pay It.....	1.75 per hundred
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No. 4, The Pew to the Pulpit.....	.80 per hundred
No. 5, The Deacon's Tenth.....	.80 per hundred
No. 6, The Divine Plan of Church Finance.....	1.50 per hundred
No. 7, What We Owe and the Results of Paying It.....	1.75 per hundred
No. 8, Tithing Reminiscences.....	1.50 per hundred
No. 9, What We Owe and Objections to Paying It.....	} 1.50 per hundred
What We Owe and the Law Back of It.....	
No. 10, Christian Service for Laymen .....	1.50 per hundred

**Samples of all of the above by mail prepaid, 15 cents.**

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Extract from the "Stone Wall-Breaking-Down" Sermon by Dr. Joseph Parker of London, preached in New Court Chapel, Tollington Park, on behalf of the Colonial Missionary Society, Monday, May 13th, 1895:

**"Now, if I was constructor of Congregational Churches I would never allow any man to become a Church member until he pledged himself to give one-tenth of his income to Christ. It might reduce the Church roll, but it would increase the Church fire. Self-taxation in money, in service, sacrifice at some crucifying Calvary point, that is Christianity."**

# Tithing Reminiscences.

BY A LAYMAN

**W**HEN I commenced paying one-tenth of my income to God, which was about the year 1870, I did not personally know another tither. My reasons for adopting tithing were not specially altruistic. They were largely in self-defense, or rather, to guard myself against impulsive giving. To some objects I gave more than I should, to others less. I needed a rule, a limit, and so my wife and I adopted the tenth as a convenient rule, and besides it had Bible authority. We did not then regard the tithe as a permanently binding law of the race. Indeed, so far as I can now recall, neither of us had ever heard a sermon or read a book on the subject.

## Gathering the Proof of a Workable Idea.

My business was such that I could not tell how much I was making until the annual inventory was taken at the close of the year. Hence, I made in advance as careful an estimate as possible of the probable annual profits, and we gave on that basis during the year, both keeping accurate accounts. For six years, up to 1876, when each annual inventory was completed, I found that my net profits were larger than I had expected, and I had to carry forward a balance to the credit of the tithing account.

We increased our gifts each year, but the profits increased in greater ratio. True, neither business nor profits were large, but experience each year deepened the conviction that there was a very close affiliation between tithing and temporal prosperity. I felt that if this were true in my own case, as it certainly appeared to be, it might be true of others, and if the facts could be obtained and published, the one paramount objection to

tithing as a rule of life might in large measure be overcome.

I felt then, and do yet, that no matter what other objections we laymen may urge against tithing, and however unwilling we may be to let the fact be known, yet the one objection that has, down deep in our hearts, by far the most weight, is that we think the tithe is too much—we think we cannot afford to pay it.

I first asked, as opportunity offered, all the ministers of my acquaintance if they knew any tithers, and if so, how their temporal prosperity compared with others similarly situated who did not tithe. So far as I remember, none of them personally knew a tither. I then determined to make the widest possible inquiry and obtain all the facts available.

On the cars on my way to the Centennial in Philadelphia in 1876, I wrote the first pamphlet on the subject. It was brief and crude, not much larger than the accompanying circular asking for information. The most important paragraph in the circular was in substance the following statement and question:

“It is my personal belief that God prospers in temporal affairs those who honor Him by setting apart a definite proportion of their income to His service. I have never known an exception. Have you? Please give me any facts within your personal knowledge on this subject. Especially give me the facts if you know of any exceptions.”

During the years 1877-8 this circular and pamphlet was sent to probably three-fourths of all the Methodist, Baptist, Presbyterian, Congregational and Episcopalian ministers in the Northern states and to a large number in the South.

I need hardly say that the answers received were a very gratifying surprise. Although the replies ran up into the hundreds, not a single exception worthy of the name was given. The testimonials were widely scattered, coming from all sections of the country. While the number of tithers was insignificant as compared with today, there were many more than I had anticipated.

### Spreading the Idea by Broadcasting Pamphlets.

I felt that if these testimonials could be widely read by

laymen, the result would be not only a real awakening on the subject of tithing, but a large increase in contributions to Christian benevolences.

I then decided that if God would intrust me with the means I would see to it that these testimonials should be thoroughly circulated and read, or if they were not, the reason would be that the Christian ministry would not co-operate to the extent of circulating them without cost.

Early in 1878, I think it was, I prepared another pamphlet entitled "Questions and Answers About Christian Giving" which was almost wholly devoted to the temporal side of the question. The body of the pamphlet was very similar to the present "What We Owe and How to Pay It." It contained sixteen pages—five or six of which, under the head of personal experiences, were devoted to selected testimonials from those I had received.

Samples of this pamphlet were sent to probably three-fourths of the evangelical ministers in the United States, accompanied by an offer to send (postage or express prepaid) enough of them to furnish one to each family in their congregations. I also sent a printed slip, making the same offer in about one inch of newspaper space, to nearly or quite all the evangelical church papers in the United States, asking its publication and also asking that editorial attention be called to the gratuitous offer. Although with the letter making the request I sent copies of the pamphlets, many editors ignored the whole matter. Others wrote asking if there was any money-making scheme back of it. One (I am tempted to give the name) offered to publish my offer at regular advertising rates. Others, however, cheerfully published the offer, and several of them called editorial attention to it.

The response to all these efforts was disappointing. The calls for pamphlets, though very many and increasing each year, were not equal to what I thought I had the right to expect. However, the increasing demand was encouraging, and many letters showed plainly that interest was deepening and widening.

Some time in the early eighties I published an offer in the



different denominational papers proposing a prize of \$100 for the best article on the subject of tithing from the temporal standpoint. A committee of three was appointed to read and pass upon the manuscripts. About eighty manuscripts were received. The committee awarded the prize to Rev. C. R. Bonnell, an Episcopal clergyman in Pennsylvania. For several years thereafter I continued to publish and circulate it to the extent of from 50,000 to 100,000 copies.

Meanwhile I was adding to my list of tithing publications for gratuitous circulation. Some of these I wrote; others I obtained permission from the authors to publish. Among the latter were "Thanksgiving Ann" and "The Deacon's Tenth," which are still in print and for which there is large demand.

### **Slow but Steady Extension of Interest.**

As the years passed I very naturally received a great many letters bearing testimony to the prosperity in temporal affairs due, as many of the writers believed, to their having adopted tithing as a rule of life. Twice I made large collections of these letters, thinking it might be wise to publish new and later testimonials. However, on comparing them with those collected before 1880, I found they were so similar that nothing would be gained by making any change.

For twelve years—or up to 1889 or 1890—on each of the millions of pamphlets sent out was printed an offer to send to any minister or layman who would agree to distribute them, a sufficient number of similar pamphlets to supply one to each family in the church and congregation. To try to obtain even a small proportion of the cost of printing and postage or express charges would have brought the whole movement to a flat finish. Indeed with such a handicap it could never have been started.

By about 1890 the demand had become so large that very frequent editions of from 10,000 to 50,000 copies of each of the four or five pamphlets then being published were required to meet the incoming orders. Cost and labor were becoming serious problems.

In order to test the degree and permanency of interest in the subject, the gratuitous offer on all the pamphlets was changed

to a request that parties ordering them should remit in advance the exact cost, which was given as nearly as possible. This was qualified, however, by an offer to continue furnishing them without charge to such pastors as would state in their request that their circumstances were such that in their own judgment they should not be asked to pay for them. This was continued until about the year 1900, when the increasing demand and expense compelled the withdrawal of the gratuitous offers. Since then they have been supplied nominally at cost, although thus far the receipts have never equaled the actual expense.

### **Documents for Educating Multitudes.**

In the year 1893 the World's Fair was held in Chicago. Dr. Barrows, then pastor of the First Presbyterian church of this city, was director of the World's Congress of Religions. By his appointment I prepared and read before the congress a paper on "Church Finance." A year or two later I revised and published it in pamphlet form under the title, "What We Owe and Why We Owe It." It is still in print and has a wide circulation.

Sometime in the nineties—I think about the middle of the decade—a very decided advance movement in tithing was made by the United Presbyterian Church. The leader was a business man in Pittsburgh—I am sorry I cannot recall his name. In behalf of a committee appointed by the General Assembly of that church, he arranged with me to wrap in packages enough of "What We Owe and How to Pay It" to furnish a copy to every family in the United Presbyterian Church in the United States. He furnished a list of the names and addresses of all the ministers and the number of pamphlets to be wrapped for each. The work of wrapping and addressing was done in my office, and when finished, the entire lot was shipped by freight to Pittsburgh. From there they were sent by mail or express to their proper destinations. While the membership of the United Presbyterian Church has always been noted for liberality, especially in missions, yet statistics show that this thorough circulation of tithing literature produced a large and permanent increase of offerings in that church for the Master's work.

For many years there was no little opposition to teaching

tithing, on the part of a limited number of ministers and some editors of religious newspapers. Some contributed articles, and especially some editorials, were hard to bear in silence because of their sneering tone. I soon learned, however, not to reply, no matter how strong the temptation, nor how gross the injustice and fallacy of the arguments. Controversy only intensified opposition, and tithing, like everything else, must be tested by its fruits. In the long run facts are stronger than arguments.

### Reaching After Prospective Ministers.

Very early in the campaign, I realized that the most profitable field for cultivation, if I could reach them, would be the students in the theological seminaries. Naturally, I first tried to reach them through their professors—teachers of our future teachers. Every effort, however, in this direction was a flat failure. In some cases my efforts did harm by provoking criticism and bringing out in the seminaries the teaching that tithing was only a Mosaic law was and abolished by Christ.

In the late winter of 1884, I think it was, I tried a method of reaching the students which I have often wished I had kept up ever since. The primary object in publishing these pamphlets in book form is for the purpose of placing a copy in the hands of every theological student in the United States and Canada.) The time and labor involved was very considerable, but no work in this line I have ever done paid so well. I procured the latest catalogues of a large number of the leading theological seminaries and sent direct to each student of the junior and senior classes, a package of tithing literature accompanied by a personal letter asking careful perusal. Naturally I did not learn much of the results of the work until several years later, when these young men had become pastors and realized for themselves what the teaching and practice of tithing meant in church and missionary finances. During the last twenty years I have received letters from many of these men stating that their interest in tithing and their own beginning of its practice dated from the reception of those letters and pamphlets.

For several years I made no further efforts to reach the theo-

logical student body, but by 1902 I thought that the leaven of tithing had been so long working that the professors might co-operate in giving it a chance among their students. Acting on this belief in September, 1902, I sent a personal letter to the president or leading official of 152 theological seminaries in the United States and Canada. The letter read as follows:

"Dear Sir:—By this mail I send you a sample package of such literature as I publish on the subject of honoring God with our substance. I will take pleasure in sending gratis, express prepaid, a sufficient number of similar packages to supply one to each theological student under your care if you or some one in your institution will state how many will be required and agree that they shall be placed in the hands of the students."

Just twenty-seven accepted the offer, leaving 125 who either ignored or rejected it. Resolved not to be baffled without further effort, in November of the same year I sent a similar letter addressed to "The Professor of Practical Theology" in the 125 seminaries which had declined to reply to the first offer. A total of twenty-two accepted this second proposition. I should say here that in the answers to both offers many of the writers expressed the warmest interest in the subject.

I then decided to try to reach the students direct in the 103 remaining seminaries. For each of them a similar personal letter was mailed addressed to "That student most interested in the subject of honoring God with our substance." At the close of the letter I added the following paragraph: "When you engage in your lifework, you will find no subject of such vital interest to laymen. A thorough understanding of it and ability to explain it will greatly aid you in church and missionary support." Only ten accepted this offer. I had failed in ninety-two out of the 152 theological seminaries in the country.

### **Appealing to the Young People.**

All experience shows that the best field for work of a religious nature is among the young. There are very few conversions after 40—scarcely any of the pocketbook. In 1887 I made a special effort to reach the members of the Christian Endeavor Unions, the Epworth Leagues and the Baptist Young

People's Unions with tithing literature. As I could not obtain a list of such societies except at considerable labor and expense, I again resorted to the religious press. I had an offer printed in ordinary type, occupying about one inch of newspaper space, proposing to send, express prepaid, a sufficient number of such pamphlets as I published to supply one of each to every family represented in the different societies. I sent this offer, accompanied by a personal letter, to the editors of practically all the evangelical religious papers in the United States and Canada.

Probably one-fourth, possibly one-third, cheerfully published the offer. Several editors strongly commended both the offer and the literature. The majority ignored it. The offer was limited as to time, but the results were all I could wish. The demand was very large, and many times since have I learned that that seed-sowing produced an abundant harvest of tithe-payers.

When reminiscences are brought down to within five or six years from date, they are too fresh to be of interest. Suffice it to say in closing that the tide of interest in tithing has risen more during the last five or six years than in any previous ten or fifteen years within my recollection. Just now it is taking the form of bringing all the tithes into the storehouse—the modern church. Where this is done to any considerable extent, the problem of church finance is at least in process of complete and final solution.

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NOTE —

The above portion of these "Reminiscences" was first published in 1909, the remaining portion in 1912.

# Tithing Reminiscences—Continued

## EXPERIENCE OF WESLEY CHAPEL.

So far as I know Wesley Chapel, Cincinnati, was the pioneer church in the adoption of the "Store house" plan of tithing; that is, bringing all the tithes into the church of which the tithers are members.

A modest lawyer layman, Wm. O. Roberts, was one of the eight members, including the pastor and his wife, who on their knees in May 1895, agreed to try God's plan of church finance. For seventeen years it has been a complete success.

About the year 1899 or 1900 the Presbyterian Synod of Indiana met in Shelbyville, and by invitation Mr. Roberts came up from Cincinnati to address the Synod on tithing. Nothing definite came of it so far as the Synod was concerned, but Mr. Roberts being a Methodist, the entire official board of the First M. E. Church of Shelbyville turned out to hear him. A few weeks later at a full meeting of the officials, they decided to try the "Store house" plan. The experience of this church is given on page 11 of No. 7 "What We Owe and the Results of Paying It," under the headline, "69 Tithers pay more than 913 Non-Tithers." Also the very interesting letter on page 8 of the same pamphlet is from one of the official board of this Church.

Meanwhile several other churches of different denominations in the Middle West had adopted the plan, and in August 1902 at the Bible Conference at Winona Lake, a dozen or less men, all tithers, organized the "20th Century Tithing Association" for the purpose of pushing the "Store house" tithing movement.

## F. P. SIGLER'S WORK.

Several years before this, Rev. F. P. Sigler, who had the advantage of a thorough business training as a banker in his father's bank, decided to enter the ministry. He had been a tither from boyhood, and when licensed to preach, asked the Bishop to send him to the hardest field in the Conference. Needless to say, his request was granted. Of course, he preached tithing with the result that in two years his church had grown both in numbers

and financial strength to be among the best in the Conference.

His success was repeated in one or two other fields, and then he was employed as a "Tithing Evangelist" in the Southern California Conference. A year or two later, he came East to attend the annual Bible Conference at Winona. There, and within a few weeks thereafter, the officials and the friends of the 20th Century Tithing Association movement by correspondence, arranged with the Bishop in California to grant him a furlough for a year in order that he might take the field as a "Store House Tithing Evangelist" in Indiana. A few gentlemen guaranteed his salary, and for the succeeding years until his lamented death, he did most effective work, chiefly in Indiana and Kansas.

So far, there has been but one Sigler, and I doubt whether there will ever be another unless he has had a previous business training equal to that which Sigler enjoyed in his youth and early manhood. The training need not be as a banker, but it must be real business, something entirely different from any training given in Theological Seminaries.

During the years of his work as a Tithing Evangelist, Mr. Sigler was the means of inducing over 8000 persons in near 500 churches to become tithers under the "Store house" system. Quite a large number of the testimonials published in No. 7, "What We Owe and the Results of Paying It," are from Churches which, as a result of Mr. Sigler's efforts, adopted tithing as a part of their financial system.

Mr. Sigler was a pioneer. An enthusiast on the subject himself, he inspired enthusiasm in others. His audiences as a rule were totally uneducated in tithing. In most of the churches there was little or no "following up" teaching except possibly an occasional sermon by the pastor. None of them had the treasure possessed by Wesley Chapel, Cincinnati, in the person of Wm. O. Roberts, who for 17 years has taught a "Tithing Bible Class" every Sunday.

#### THE "STORE HOUSE" SYSTEM.

Anxious to know the permanent results of the "Store house" plan of tithing, in the Autumn of 1911, I wrote to a large number of Churches which had adopted tithing as a system of church

finance, selecting as many as possible from those having the longest experience. A few of them were churches which had adopted the plan as a result of Mr. Sigler's work. A majority, however, had adopted it of their own volition chiefly under the leadership of business laymen.

Much the larger number of replies were enthusiastic in favor of the "Store house" plan. Further investigation of the replies of those churches in which it had not been successful, showed that nearly all the failures were due to differences of opinion as to how the tithes should be appropriated. The lesson to be learned, is that we must never forget that our stewardship is individual, and to God only, not to the Church or to any Cause of the Church. To be a tither is the all important thing, and while the "Store house" system may be the best for the majority, it may not be the best for all.

All the experiences received show that tithers whether joining in the "Store house" plan or not, do many times more for their Church and for Missionary causes than non-tithers.

One advantage of the "Store House" or as it is sometimes called the "Tithe Covenant" plan, is that it renders possible the collection of facts and statistics regarding the results of tithing in Church and Missionary finances. Also, that which is of even greater importance, the results upon the Christian life and spiritual and temporal prosperity of tithers as compared to non-tithers.

Having obtained from Mr. Sigler a list of all the churches he had visited as a "Tithe Evangelist" during the last 5 or 6 years of his life, and also from various other sources, a large list of churches which had adopted tithing as a part of their system of Church finance, I prepared the letters and cards described in No. 7, "What We Owe and the Results of Paying It," and No. 10, "Christian Service for Laymen." The results of this investigation are fully given in those two pamphlets.

#### GEMS OF THOUGHT ON TITHING.

George W. Brown, a layman of Indianapolis, and one of the founders of the "20th Century Tithing Association" at Winona Lake in 1902, had for several years been in the habit of clipping and otherwise preserving the best thoughts on tithing he could



find in his wide study of the subject. In 1912 he decided to publish selections from his collection under the title of "Gems of Thought on Tithing." At his request I wrote the introduction. Afterward I obtained his permission to publish it as a part of No. 9, "What We Owe and Objections to Paying It." It appears there under the title of "What We Owe and the Law Back of It."

The reason for writing No. 9 is fully given in the pamphlet. The foundation of No. 10, "Christian Service for Laymen," was a paper read before one of the Ministers' Associations of Chicago, in which I tried to bring out and emphasize the utter absurdity and worse than folly of measuring the Christian work of laymen by the preacher, the teacher, and Church attendance standard.

#### TESTING THE RELIGIOUS PRESS.

For several years I had made no additions to the literature I had been circulating on tithing. Nos. 9 and 10 being entirely new, and also all of No. 7 except the first three or four pages. I decided with the aid of these additions to again test the interest of the religious press on the subject.

To do this I sent to the editors of the 97 religious newspapers listed in Lord & Thomas newspaper directory a package containing the 10 pamphlets, and by the same mail sent a brief personal letter in which I stated that in recent years the interest in tithing had greatly increased, and suggesting that they take up the subject editorially. Less than a dozen paid any attention to either the letter or pamphlets.

One of the exceptions, however, was the Sunday School Times, which published a very flattering notice and advised its readers to send 15 cents, the published price, for the entire series.

Near, or quite 300 orders received from this one notice, practically all from active Sunday School workers and teachers, gave new hope that the readers of religious newspapers were more interested in the subject of tithing than, at least, the great majority of the editors.

In order to test the matter fully, in January, 1912, I prepared another letter to the editors of the entire list of 97 papers and with the letter enclosed the following offer asking its publication.

#### SIX PAMPHLETS ON TITHING FREE.

I hereby offer to send without charge, postage paid, a pack-

age of six pamphlets on tithing, three of them new, to all ministers, church officers and Sunday School teachers; also to all members of Missionary Societies, Christian Endeavor Unions and kindred organizations who will write for them during the months of February and March, 1912.

Most of these pamphlets are written from the financial standpoint. The author believes that tithing pays. Pays in furnishing more money for the spread of Christ's kingdom than is possible by any other method. Pays the church in its temporal interests and spiritual blessings whose members practice tithing, and also pays the tithers themselves in personal happiness and financial prosperity.

All orders must be personal. Requests to send pamphlets to others are not included in this offer.

This literature is not published for personal profit. The writer believes in tithing, and this offer is made in the hope of inducing others to study the subject, especially from the standpoint of dollars and cents.

It is absolutely necessary that you mention the paper in which you see this offer. Address "Layman," 143 North Wabash Avenue, Chicago, Ill.

#### THE RESULT OF A SURPRISE.

The result was a very gratifying surprise. While only a little over one-half the papers published the offer, the demand for pamphlets was unprecedented in all my experience.

As the hundreds of letters and postal card requests for samples came pouring in every day and in increasing volume until the time limit expired, I could not but contrast the interest with that shown during the 12 years from 1876 to 1888 when I offered not only samples, but everything I then published gratis postage or express prepaid to anyone who would agree to circulate them. During the rush I was rather glad that so many papers ignored the offer.

The most gratifying feature of the request for pamphlets was that a very large proportion came from Sunday School teachers and young people. I wrote the Sunday School Times of this interest among the teachers, and they very kindly published the offer again in the issue of May 4th, 1912.

In the earlier portion of these Reminiscences, I have related my experience in trying to reach the students in the Theological Seminaries in 1902. Early in 1912 I decided to try another method.

#### THE SACRED TENTH.

It is remarkable that until "The Sacred Tenth" by Rev. Henry Lansdell of Morden College, Black Heath, England, a noted traveler and author, was published, no exhaustive work on the Tithe had been written since John Selden, known as the "learned Selden," published his "History of Tythes" in 1618. (The writer is the fortunate possessor of one of the original copies of Selden's work).

In the preparation of his larger work, Dr. Lansdell had not only access to all the early authorities, but had the very great additional advantage of the numerous and very important archaeological discoveries among the clay tablet libraries uncovered under the ruins of the ancient cities of Babylonia, Egypt and Phoenicia during the last half century. After eight years of labor, his work was published in 1908. I had been in correspondence with Dr. Lansdell for several years and in August 1904 or 5, he, with Mrs. Lansdell, came to America and was present at the meeting of the Tithers Association at the Winona Bible Conference where he made one of the principal addresses.

When Dr. Lansdell's work in two volumes of 750 pages was published in 1908, he sent me a copy. After reading it, I wrote him that both the size and the price would militate against a large circulation and urged him to carry out, as soon as possible, his thought expressed to me while in this country that he possibly would condense the larger work into a smaller volume so as to bring it within the means and time of the average reader.

In 1910 this smaller volume was published in England under the title "The Tithe in Scripture." I decided to use it in another effort to reach the Theological students, and purchased 500 copies in sheets and had them bound in Chicago.

Early in April, 1912, I prepared the following personally signed letter and sent it to all the 146 Evangelical Theological Seminaries in this country.

*To the Faculty of ——— Seminary.*

GENTLEMEN:—

“The Sacred Tenth,” by Rev. Henry Lansdell, D. D., of Modeern College, Black Heath, England, is the only exhaustive work on the Tithe ever written.

“The Tithe is Scripture” is a compilation from the larger work by the same author and is sufficient for the ordinary reader.

Desiring to place a copy of this smaller work in the libraries of all the Theological and Divinity Schools in this country, and not being able to obtain them, on satisfactory terms elsewhere, the writer purchased direct from Dr. Lansdell 500 copies in sheets and had them bound in this country. I take pleasure in sending you a copy by current mail for your library.

As already stated, I have imported only 500 copies. To supply the Theological Schools will require less than 200. I desire to place the remainder in the libraries of such colleges and schools as furnish the largest number of students for the ministry. Hence I ask as a favor, that when you acknowledge the receipt of the “Tithe in Scripture” you will give me the names of the colleges and schools from which come the larger portion of your students, *and also the names of the students in your graduating class for the current year.*

The reason for this last request is that I want to place in the hands of each of your graduating students a package of pamphlets on tithing, similar to the one I send you with the “Tithe in Scripture.” When they enter upon their life work they will find the question of Church and Missionary finance their greatest problem and their success will largely depend upon its solution.

They will also find that a large and rapidly increasing number of laymen are coming to believe that tithing is the only always successful method of solving the problem.

I am having the larger portion of these pamphlets retyped for publication in book form, but the volume will not be ready in time for the usual commencement season.

If you will give me the names of your graduates this year, I will take pleasure in sending a package of these pamphlets to

each of them, and will also arrange with each to send him a copy of the book when published.

Awaiting your reply, I am,

Very truly yours,

#### THE RESULT ANOTHER SURPRISE.

By the same mail I sent Dr. Lansdell's book, "The Tithe in Scripture," and wrapped with it, a large envelope containing the ten pamphlets on tithing I publish.

Again the result was a gratifying surprise. Practically all acknowledged the receipt of the volume, though this of course, was to be expected. The surprise was that so many wrote grateful words of appreciation and expressed deep interest in the subject. A large proportion complied with the request for the names of their graduating students and gave lists of the colleges from whence they came.

Quite a number of the writers offered that if I would send a supply of the promised packages of tithing pamphlets for the graduating students, they would personally see that they reached the proper parties.

I had previously prepared what I supposed would be a sufficient number of letters, a copy of which is printed below, to send one to each graduating student whose name I could obtain. The result proved that I did not have half enough. There was no time to prepare more as the Commencement season was on and the students were scattering to their fields of labor. This experience will be valuable when I try to reach the graduating students of 1913 and the succeeding years.

#### LETTER TO STUDENTS.

##### TO THE STUDENT RECEIVING THIS PACKAGE.

I have learned from one of the Faculty that you are to graduate at the approaching Commencement.

When you enter upon your life work of preaching, you will find that the question of Church and Missionary Finance will overshadow in importance all other problems connected with vigorous church life.

You will also realize, as you cannot realize now, that giving, helping, service, doing for others, lies at the very foundation of

any and every kind of Christian character worthy of the name.

This little package of pamphlets is sent to you in the hope that they will be of service in directing your thought and practice to the only rule that always has and always will stand the test of time and practical experience.

I especially ask you to read carefully Nos. 4, "The Pew to the Pulpit," and No. 10, "Christian Service for Laymen."

These pamphlets are being retyped for publication in book form. If you will write me about three months hence, I shall be glad to send you a copy.

With best wishes, I am,

Very truly yours,

#### AN OREGON LAYMAN'S INTEREST.

During the latter part of the year 1910, I commenced receiving large orders for the entire series of pamphlets I then published from a layman in Portland, Oregon. As a rule they were ordered sent to pastors, though sometimes to laymen, and while the greater part went to the Pacific Coast, they were widely scattered, some going to the Eastern States. During the year 1911 this layman purchased over 30,000 pamphlets and supplied over 50 churches of different denominations.

Early in 1912 he called on me in Chicago and before returning to Portland left a sum of money with me to be expended along the same lines.

In discussing methods, we decided to profit by the experience of Mr. Sigler. In my last interview with him, Mr. Sigler stated that the greatest obstacle he had to contend with was, not the indifference or opposition of the laity, but that of the ministers and their wives. He announced his purpose that thereafter he would decline to visit a church in behalf of the "Store House" tithing movement unless both the pastor and his wife were already, or would promise to become tithers.

He said that to do otherwise, would be like urging a congregation to observe the Sabbath when the pastor and his family did not recognize the law of the Sabbath as binding and declined to obey it. He regarded the time, energy and money spent in such a field as wasted.

The conditions finally agreed upon for all churches desiring to avail themselves of his offer of pamphlets gratis were, First, the pastor and his wife must themselves be tithers. Second, the pamphlets must be personally addressed and *mailed* to each family not more than two at a time and at intervals of from one to two weeks. Third, that the pastor must from time to time urge not only the parents but the children to read them. Fourth, that the pastor must preach at least one sermon on tithing during the period of distribution. In this requirement, the Portland Layman expressed his belief, in which I heartily agree, that a second sermon would do more good than the first and a third more than the first two. This, not because of new arguments he might be able to adduce in favor of tithing, but because it would show his real and deep interest in the subject.

#### TIMIDITY NOT JUSTIFIED.

The fund he left with me was not large, and I did not want to exhaust it in a hurry, so I rather timidly sent the following offer to be inserted in only three leading religious newspapers in three leading denominations.

#### TITHING LITERATURE FREE.

A layman of Portland, Ore., has placed with the undersigned a sum of money to be expended in the circulation of tithing literature in churches only where the pastor and his wife are tithers. Other conditions will be made known by addressing "Layman," 143 North Wabash Avenue, Chicago, Ill.

The result was another surprise, but of a different kind. I did not receive a dozen inquiries and the answers to these did not bring more than half a dozen acceptances.

#### ANOTHER OUTLET.

Meanwhile, however, I had found another outlet for my friend's generosity. Among the thousands of requests for samples, occasionally one would come from a pastor who evidently longed to educate his people in tithing, but could not spare the money to do it himself, and the interest among his people was not sufficient to justify him in trying to obtain it from others. In every case where the offer was sent to such men it was eagerly

accepted. On the last pages of pamphlets Nos. 2, 3, 9 and 10 is published a very brief account of this Portland layman's work in 1911; also an "Offer and a Challenge" by the writer which is beginning to bear fruit though not nearly to the extent I had hoped. It would seem to an unprejudiced observer that any layman, whether a tither or not, ought to be willing to make a small investment that is guaranteed to return a profit to his home church and the Master's work of at least 400 per cent in a single year. So far as the writer is concerned, the offer is made in perfect good faith.

As this edition of *Reminiscences* goes to press, I am sending the Portland Layman offer to a selected list of eleven religious papers in different denominations. Also the following letter and offer to the 44 papers which either ignored or declined to publish the offer given on pages 12 and 13.

#### SIX PAMPHLETS ON TITHING FREE.

The undersigned hereby offers during the months of May and June to send six pamphlets on tithing, three of them new, gratis, to all church members who are interested in one or all of three things: 1st. The financial support of their own church and pastor and the elimination of all doubtful methods of raising money for such support. 2nd. The growth and strength of Home and Foreign Missions. 3rd. Their own spiritual advancement, financial prosperity and personal happiness.

All orders must be personal. Requests to send pamphlets to others will not be honored; also it is absolutely necessary that you mention the paper in which you see this offer.

In the next edition I hope to give the results of both efforts.



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- No. 9, What We Owe and Objections

What We Owe and the Law

- No. 10, Christian Service for Laymen

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Parker of London, preached in New  
of the Colonial Missionary Society, M

**"Now, if I was constructor of  
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himself to give one-tenth of his in  
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the Wall-Breaking-Down" Sermon by Dr. Joseph  
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society, Monday, May 13th, 1895:

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become a Church member until he pledged  
of his income to Christ. It might reduce the  
and increase the Church fire. Self-taxation in  
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